

HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

CONSOLIDATED ANNUAL PERFORMANCE REPORT

2009 PROGRAM YEAR



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Executive Summary

In compliance with U.S. Department of Housing and Urban Development (HUD) regulations regarding the following federal housing and community development block grant programs, the Community Development Block Grant, the HOME Investment Partnership and the Emergency Shelter Grant programs, Idaho is required to develop corresponding objectives. A Five-Year Strategic Plan is required to coordinate HUDs goals with Idaho's corresponding objectives and strategies. The current Five-Year Strategic Plan is in effective April 1, 2005 through March 31, 2010.

The Consolidated Annual Performance and Evaluation Report (CAPER) is Idaho's annual report for the federal housing and community development programs in Idaho. The CAPER includes Idaho's non-entitlement areas. This CAPER is the final report for the 2005-2009 Five-Year Strategic Plan.

The Idaho Department of Commerce is grantee and administrator for the state's non-entitlement CDBG program. Idaho Housing and Finance Association is the grantee and administrator for the Idaho's non-entitlement HOME and ESG programs.

*Idaho's CDBG funding does not impact Idaho's seven entitlement communities: Boise, Coeur d'Alene, Idaho Falls, Meridian, Pocatello, Lewiston, and Nampa. Each of these communities receive an allocation of funds directly from HUD. The city of Boise received a direct allocation of HOME funds from HUD.

The following are HUD's goals and Idaho's corresponding Objectives:

Goal 1: Increase access to decent affordable housing

- *Sustain and increase homeownership*
- *Sustain and increase affordable rental housing*
- *Support access to a continuum of housing services*

Goal 2: Preserve and enhance suitable living environments

- *Improve safety and livability of communities*
- *Increase access to quality facilities and services*
- *Improve affordability and sustainability of quality facilities and services*

Goal 3: Expand economic opportunities

- *Create jobs primarily for low- and moderate-income persons*
- *Prioritize projects that provide a living wage and fringe benefits*
- *Revitalize downtown business districts*

Goal 4: Increase community investment and involvement

- *Promote effective partnerships*
- *Support efforts to increase local capacity in planning, administration, and implementation.*

CDBG

Idaho Department of Commerce received \$10,914,259 CDBG/CDBG-R for PY 2009. The department obligated \$9,802,179 to CDBG/CDBG-R projects and activities. Idaho communities throughout the state leveraged \$26,746,466 to match CDBG funds awarded.

IDC awarded twenty-seven Idaho Community Development Block Grants throughout the state during PY 2009. Twenty-one projects received funding under the goal *Create Suitable Living Environments*. Six projects received funding under the goal *Expand Economic Opportunities*. In addition to grant awards, IDC funded four activities under the goal *Increase Community Investment and Involvement*.

HOME

IHFA received a 2009 HOME allocation of \$6,171,896.00. Expenditures during the program year total \$5,986,692. At the close of PY 2009, committed but unexpended HOME funds totaled \$2,648,881.12.

IHFA awarded HOME funds to homebuyer (single-family down payment/closing cost assistance program and homebuyer properties activities) and multi-family rental projects throughout the state, with the exception of the City of Boise. During the 2009 Program Year, HOME funds were awarded to the following multi-family projects:

Three- Acquisition rental project

- CHDO

Three- New Construction rental projects

- CHDO /HUD 202
- HOME/LIHTC
- HOME/LIHTC(request to increase HOME funds during first year)

Four- Homebuyer Properties projects (New Construction of single-family units)

- CHDOs

As these projects are completed, they will increase low incomes resident's access to affordable housing, preserve, enhance their suitable living environments, expand economic opportunities in the communities where they are developed, and increase their community's investment in decent affordable housing.

ESG

Idaho Housing and Finance received \$ 533,040 in Emergency Shelter Grant funds for PY 2009. Combined with the prior year's unexpended balance of \$286,542, the total amount of resources available for PY 2009 was \$819,582. IHFA disbursed \$561,173 towards projects and administration, leaving an unexpended balance of \$258,408 at the end of the 2009 program year.

IHFA awarded ESG funds to 19 homeless shelters statewide in an effort to improve quality, meet operating costs, and provide essential services to homeless individuals. Two of these agencies also received homeless prevention funds included in their ESG award. Three additional non-profit agencies received ESG awards for homeless prevention activities only.

Summary of Resources and Distribution of Funds

Provide a financial overview of the State's CDBG and HOME program. This includes the funds received for each program during PY2009, how much was awarded and expended during the reporting period, and where they were spent.

HUD has designated the following communities as CDBG and/or HOME entitlement communities. Accordingly, Idaho state program funds cannot be awarded to projects within these city limits: City of Boise (HOME and CDBG), Pocatello (CDBG), Nampa (CDBG), Meridian (CDBG), Coeur d'Alene (CDBG), Lewiston (CDBG), and Idaho Falls (CDBG).

IHFA and IDC do not allocate program funds based on geographic distribution. Both agencies use a competitive scoring application processes, awarding funds to projects based on demonstrated need, viability, sustainability, and the overall strength of the application.

CDBG

2009 HUD CDBG Award: \$8,621,821

* 2008 Carryover:	\$4,768,856
2009 HUD CDBG-R Award:	\$2,292,438
Total:	\$15,683,115

State Admin and Technical Assistance:	\$358,654
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State Admin CDBG-R	\$ 70,914
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Total Available to Fund Projects & Activities:	\$15,683,115
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Total Awarded Projects & Activities: (includes administration)	\$9,802,179
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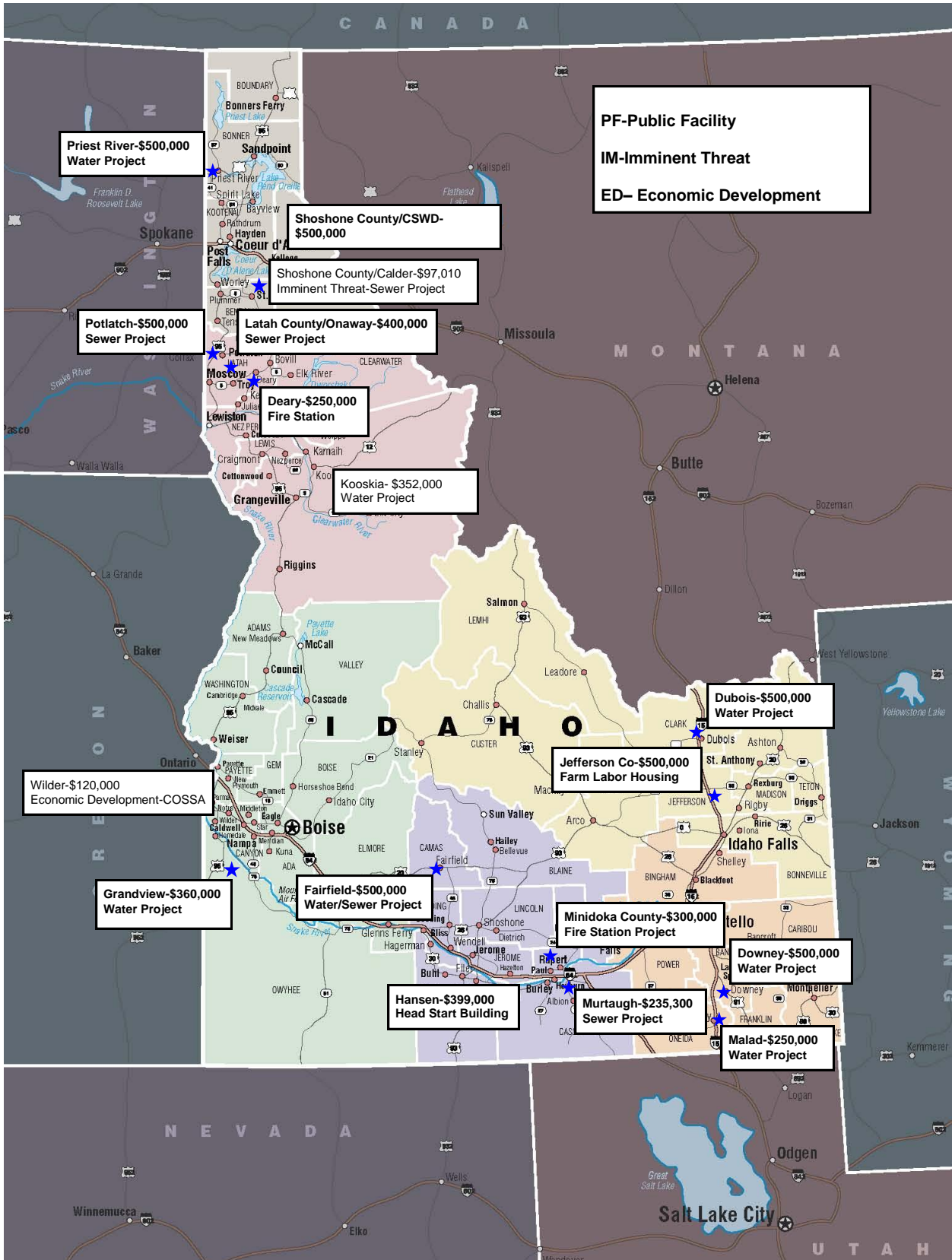
*Carryover consists of unobligated 2008 funds and any reversions received during PY2009.

The State of Idaho does not award ICDBG grants on a geographic basis. All cities and counties are eligible to compete in the competitive grant application process outlined in the *ICDBG Application Handbook*. The following is a summary of the 2009 project awards based upon Idaho's six regional areas.

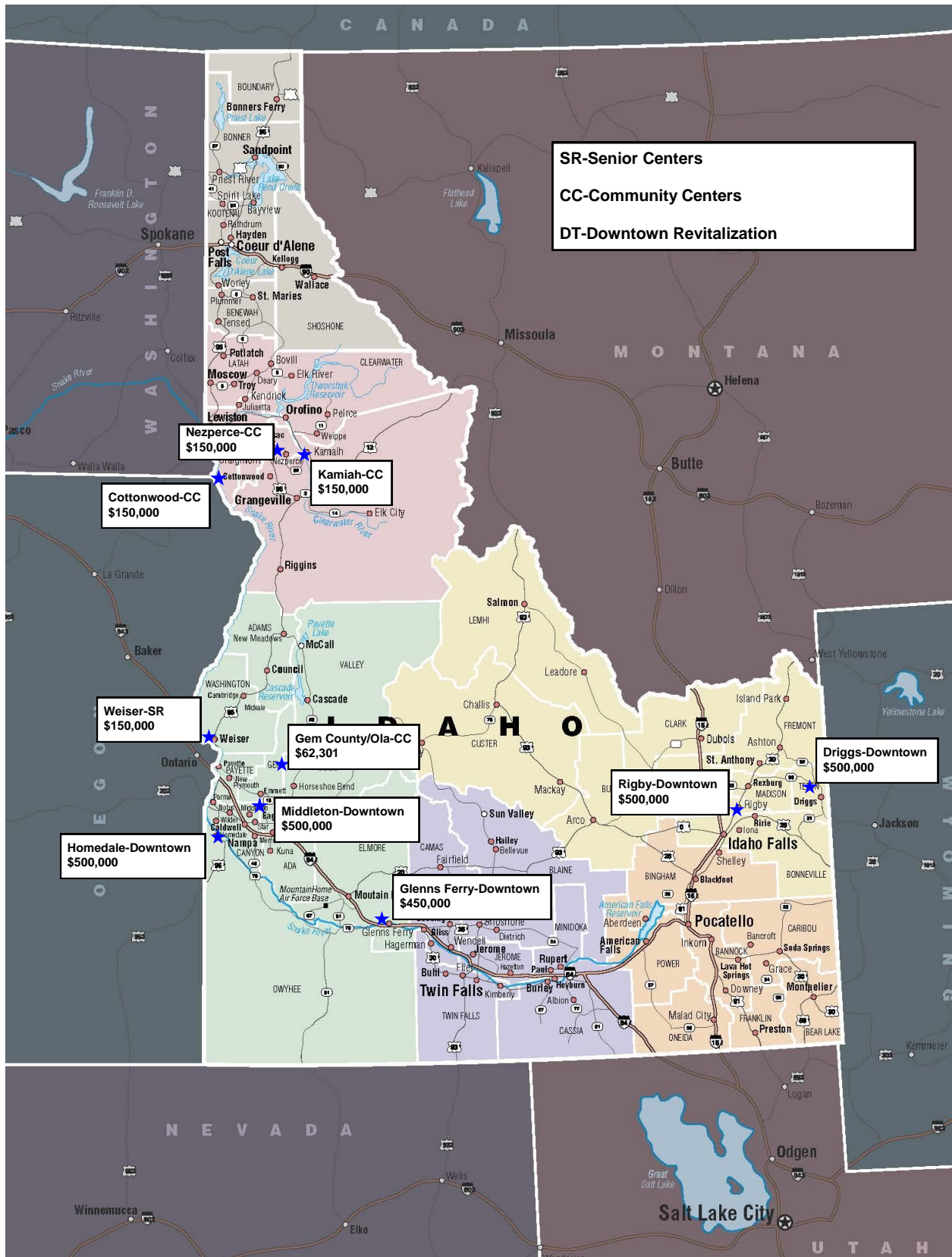
Region	CDBG Amount Awarded	CDBG-R Amount Awarded	Total Amount Awarded	Percent
I	\$134,748	\$962,262	\$1,097,010	11%
II	\$1,630,000	\$322,000	\$1,952,000	20%
III	\$2,142,301	\$0	\$2,142,301	22%
IV	\$984,300	\$450,000	\$1,434,300	15%
V	\$750,000	\$	\$750,000	8%
VI	\$1,512,738	\$487,262	\$2,000,000	22%
Total	\$7,154,087	\$2,221,524	\$9,375,611	

The following map provides information regarding regional distribution by project types. Public facility, senior center, community center, downtown revitalization, job creation and imminent threat projects are located on the following maps.

Idaho Community Development Block Grants (ICDBG)



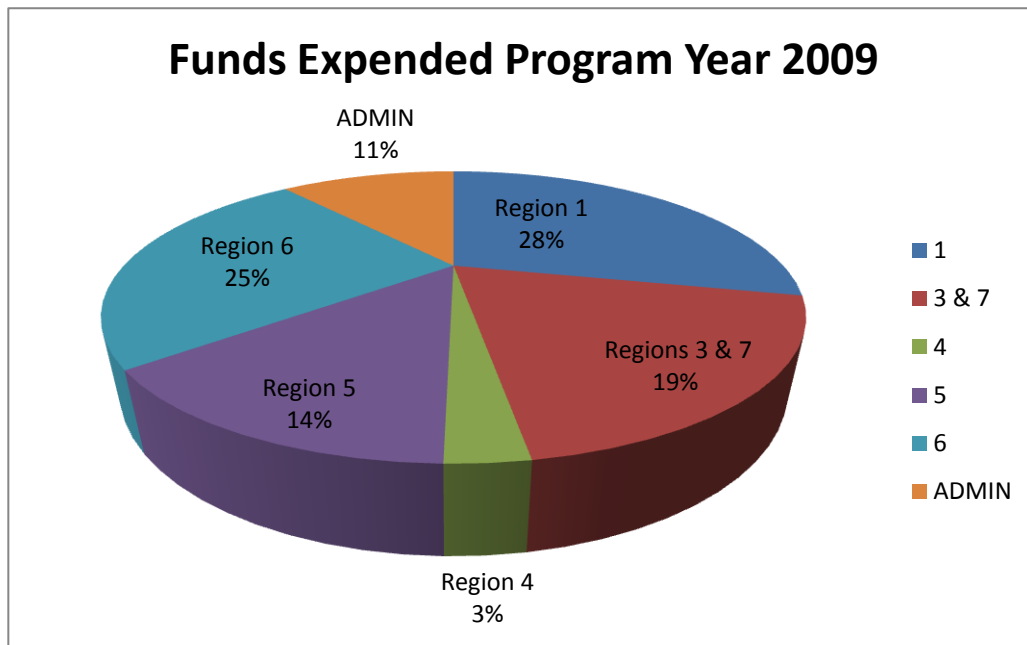
Idaho Community Development Block Grants (ICDBG)



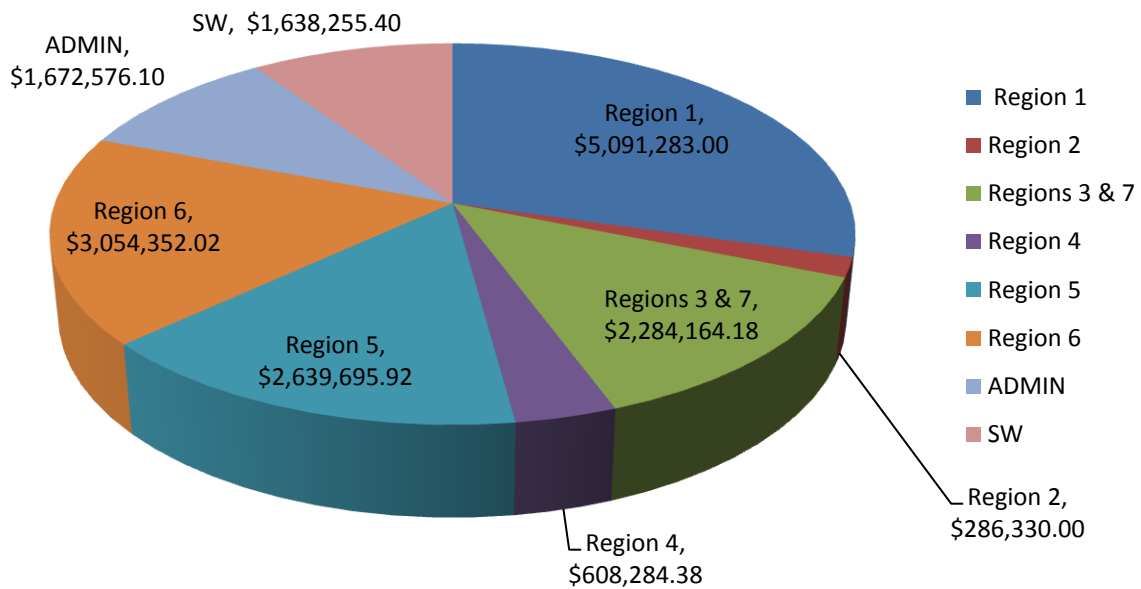
HOME

HOME funds remaining committed at program year end (-)	\$4,490,442.86
2009 HOME Allocation (+)	\$ 6,171,896.00
Estimate Program Income PI Receipts(+) (PR09)	\$ 892,120.97
Total Available resources (-)	\$ 6,908,743.50
HOME funds expended during PY 2009 (-)	\$ 5,986,692.02
Remaining Commitments for 2009 (-)	\$2,648,881.12

The following charts illustrate where HOME funds were expended in Idaho during the 2009 Program Year.

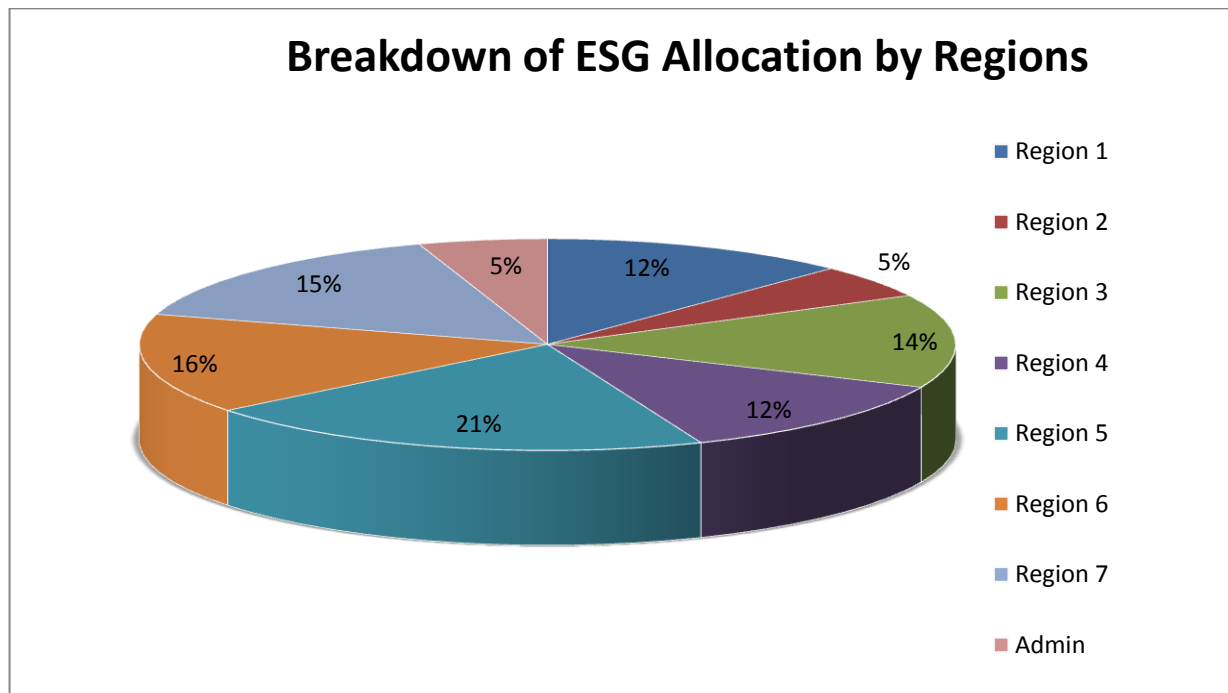


2009 Expenditures & Commitments



ESG

2008 Unexpended Allocation	\$286,542	
2009 Allocation	\$533,040	
Total Resources Available	\$819,582	
Disbursed from 2008 Allocation	\$286,542	
Disbursed from 2009 Allocation	\$274,632	
Administration	\$46,452	
Total Disbursement	\$561,173	
Unexpended Balance		\$258,408



General Narrative

Describe the accomplishments the State of Idaho's CDBG and HOME programs made to meet the 5-Year Plan goals. Include an assessment of the progress or lack of progress, how funds were spent. If goals were not met, please describe why not

CDBG

During PY 2009, Idaho Department of Commerce funded projects that fall under three of the State's 5-year goals.

Goal: Preserve and Enhance Suitable Living Environments

Strategy: Improve the Safety and Livability of communities

- \$957,010 of CDBG and CDBG-R funds were awarded to three projects that will improve the safety and livability of Idaho's Communities.

2390 Idaho residents will benefit from projects that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. The three projects consist of two water system improvements and one imminent threat.

The three communities and their projects are:

Community	CDBG Awarded	CDBG-R Awarded	Description	National Objective
Grandview	\$360,000		water system improvements	LMI-area benefit
Priest River	\$22,738	\$477,262	water system improvements	LMI-area benefit
Shoshone Co	\$97,010		sewer system improvements	imminent threat

CDBG amount expended for this strategy as of 3/31/2010 was \$230,498.

CDBG-R amount expended for this strategy as of 3/31/2010 was \$214,086

Strategy: Improve Access to quality facilities and services.

- \$2,499,000 of CDBG and CDBG-R funds were awarded to eight projects that will increase access to quality facilities and services.

15,348 Idaho residents will benefit from projects that will construct a new system or facility in their service area. The projects consist of two new water systems, two new fire stations, one new Head Start Facility, one community center, one new senior center and one housing infrastructure project.

The eight communities and their projects are:

Community	CDBG Awarded	CDBG-R Awarded	Description	National Objective
Deary	\$250,000		Fire Station	LMI-area benefit
Hansen	\$399,000		Head Start Facility	LMC-Limited Clientele
Jefferson Co	\$500,000		Housing infrastructure	LMH-area benefit
Malad	\$250,000		water system improvements	LMI-area benefit
Minidoka	\$300,000		Fire Station	LMI-area benefit
Nezperce	\$150,000		community center	LMI-area benefit
Shoshone Co	\$15,000	\$485,000	water system improvements	LMI-area benefit
Weiser	\$150,000		senior center	LMC-Limited Clientele

CDBG amount expended for this strategy as of 3/31/2010 was \$710,451

CDBG-R amount expended for this strategy as of 3/31/2010 was \$0

Strategy: Improve affordability and sustainability of quality facilities and services

- \$3,349,601 of CDBG and CDBG-R funds were awarded to ten projects to improve affordability and sustainability of quality facilities and services.
- 7197 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. The projects consist of three water systems, four sewer systems, and three community centers.

The ten communities and their projects are:

Community	CDBG Awarded	CDBG-R Awarded	Description	National Objective
Cottonwood	\$150,000		community center	LMI-area benefit
Downey	\$500,000		water system improvements	LMI-area benefit
Dubois	\$12,738	\$487,262	water system improvements	LMI-area benefit
Fairfield	\$50,000	\$450,000	sewer system improvements	LMI-area benefit
Gem Co	\$62,301		community center	LMI-area benefit
Kamiah	\$150,000		community center	LMI-area benefit
Kooskia	\$30,000	\$322,000	water system improvements	LMI-area benefit
Latah Co	\$400,000		sewer system improvements	LMI-area benefit
Murtaugh	\$235,300		sewer system improvements	LMI-area benefit
Potlatch	\$500,000		sewer system improvements	LMI-area benefit

CDBG amount expended for this strategy as of 3/31/2010 was \$766,034
 CDBG-R amount expended for this strategy as of 3/31/2010 was \$409,474
 See Exhibit O

Goal: *Expand Economic Opportunities*

Strategy: Revitalize Downtown Districts

- \$2,450,000 CDBG funds were awarded to five projects to revitalize downtowns.
- 13,081 Idaho citizens benefited from the revitalization of their downtowns.

The five communities and their projects are:

Community	CDBG Awarded	CDBG-R Awarded	Description	National Objective
Driggs	\$500,000		Downtown Revitalization	Slum and Blight
Glenns Ferry	\$450,000		Downtown Revitalization	Slum and Blight
Homedale	\$500,000		Downtown Revitalization	Slum and Blight
Middleton	\$500,000		Downtown Revitalization	Slum and Blight
Rigby	\$500,000		Downtown Revitalization	Slum and Blight

CDBG amount expended for this strategy as of 3/31/2010 was \$470,261.

Strategy: Create jobs primarily for low-and-moderate-income person.

- \$120,000 of CDBG funds was awarded to one project to create low-and moderate-income jobs
- 7197 Idaho citizens will benefit from the job creation project.

The one community and its project is:

Community	CDBG Awarded	CDBG-R Awarded	Description	National Objective
Wilder	\$120,000		Job Creation	LMJ

CDBG amount expended for this strategy as of 3/31/2010 was \$71,098

See Exhibit P

Goal: *Increase Community Investment and Involvement*

Idaho Department of Commerce uses its 1% set aside of technical assistance funds, to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.

- \$40,000 has been set aside to provide state technical assistance to certified grant administrators and communities. The funds provide technical assistance during project development and monitoring visits.
- \$31,218 has been set-aside for:
 - Application Workshops;
 - Grant Administration Certification training;
 - Fair Housing conference and trainings;
 - Consolidated Planning activities.

Workshops held throughout the state allow community leaders, members of civic and development organizations, and grant administrators to express their needs, learn about the CDBG program, how to access funds, and what obligations come with the program.

- \$15,000 has been committed to the annual Northwest Community Development Institute Conference. The conference brings together local elected officials and their staff to receive training in, community and economic development issues as well as providing an opportunity to meet and discuss issues that affect cities and counties statewide.

See Exhibit Q

In the 2005 5-Year Consolidated Plan, Idaho Department of Commerce identified the following goals and percentage of funding over the 5-year reporting period:

Preserve and Enhance Suitable Living Environments

- Improve Safety and Livability of Communities 15%
- Increase Access to Quality Facilities and Services 15%
- Improve Affordability and Sustainability of Facilities and Services 15%

Expand Economic Opportunities

- Create Jobs for Low- and Moderate-Income Persons 40%
- Prioritize projects that provide a living wage and fringe benefits 35%
- Revitalize Downtown Business Districts 5%

Increase Community Investment and Involvement

- Promote Effective Partnerships*
- Support Efforts to Increase Local Capacity*

* These activities are funded out of the 1% technical assistance set-aside.

The following table provides a summary of the progress Idaho Department of Commerce has made towards meeting the goals set forth in the 2005 5-Year strategic plan.

Goal	Strategy	2005-2008		2009 CDBG/CDBG-R		Total To Date	
		\$28,181,899		\$10,484,691		\$38,666,590	
		Amt. Awarded	%	Amt. Awarded	%	Amt. Awarded	%
Suitable Living Environments	Safety & Livability	\$11,268,711	30%	\$957,010	11%	\$12,225,721	30%
	Increased Access	\$6,999,646	20%	\$2,499,000	30%	\$9,498,646	23%
	Affordability & Sustainability	\$8,567,800	18%	\$3,349,601	40%	\$11,917,401	29%
Expand Economic Opportunities	LMI Jobs	\$4,624,000	17%	\$120,000	1%	\$4,744,000	12%
	Living Wages & Benefits	\$3,074,000	11%	\$0	0%	\$3,074,000	7%
	Revitalize Downtown Business Districts	\$3,249,800	12%	\$2,450,000	28%	\$5,699,800	14%

As the table above illustrates, Idaho Department of Commerce after five years met four of its six allocation goals as established in the 2005 strategic plan. The strategy of creating low- and moderate-income jobs and the strategy of prioritizing jobs that provide a living wage and benefits, was obligated fewer CDBG funds than our 2005 planning projection. Although the department has addressed the impediments identified in the environmental process, we did not see an increase in the utilization of CDBG funds for job creation projects. Some of the reasons for not meeting the projected allocation goals:

- The national recession affecting the ability of businesses to expand or develop due to lack of demand for products or services thus limiting their ability to secure credit for expansion.
- In the past a majority of CDBG job creation projects occurred in the state's larger populated areas. With three new CDBG entitlement communities (which are the larger populated areas), having been created within the last four years this also reduced the demand for state CDBG job creation projects.
- The Idaho Legislator has continued to fund the state's Rural Community Block Grant program and the Director Job Development Fund. Both programs focus on funding public infrastructure for jobs and over five years obligated approximately \$17,000,000 towards infrastructure projects. Had these funds not been available, many of those projects would have utilized some of the CDBG job creation funds.

HOME

Idaho Housing and Finance Association is the Participating Jurisdiction (PJ) for the State of Idaho's HOME program. During the 2009 program year, IHFA awarded HOME funds to project sponsors to help construct and purchase affordable rental and single-family housing. HOME funds are awarded on a competitive application process, with final approval by IHFA's Resource Committee.

GOAL #1

Increased access to decent affordable housing

Strategies

- Sustain and increase home ownership
- Sustain and increase affordable rental housing
- Support access to a continuum of housing services

Sustain and increase homeownership- HOME funds provided down-payment and closing cost (DPCC) assistance or gap financing to 84 qualified households with incomes at or below 80% of Area Median Income.

IHFA did not receive any American Dream Down payment Presidential Initiative (ADDI) funds during the 2009 Program year. This program has expired.

Sustain and increase affordable rental housing- In an effort to help preserve affordable multi-family rental projects in small rural communities, HOME funds provided gap financing to a project sponsor who acquired and rehabilitated three (3) Section 515 USRD-RD rental properties. Under the HOME Program, this is considered preservation the prepayment of a Section 515 loan, under certain circumstances, the low-income provision is no longer in effect. By using HOME funds, the low-income requirement will remain in effect for the HOME affordability period.

IHFA awarded HOME funds to one Community Housing Development Organization (CHDO), and 2 private developers for 3 new construction projects for multi-family rental housing. The new construction

projects sponsored by the CHDO will also receive HUD 202 grant funds. These development activities increase the supply of decent, safe, affordable rental housing for qualified low and very-low income individuals/families throughout Idaho.

The table below provides a breakdown of the type of HOME-assisted units completed during the 2009 Program Year.

Goal #1 Increase Access to Decent Affordable Housing		
Strategies	HOME Units	Single-family units completed in PY 2009
Sustain and Increase Affordable Homeownership	76	<u>IHFA Standard Down-payment/Closing Costs Assistance, & CHDO Single Family Homebuyer Programs</u>
Support Access to a Continuum of Housing Services	8	HOME/USDA-RD Mutual Self-Help Program
	84	Total single-family units
		Rental units completed in PY 2008
Support Access to a Continuum of Housing Services	19	Senior Housing
	46	Elderly Housing & Families
		New Construction 33 Acquisition Only 32
	65	Total Rental units
Sustain and Increase Affordable Rental Housing		HOME Single-Family units 84 HOME Rental units 65
Total Units	149	

HOME Units Completed in 2009 by Area Median Income					
	0-30% AMI	31-50% AMI	51-60% AMI	61-80% AMI	Total 0-80% AMI
Rental Units	27	38	0	0	65
Homebuyer Units	4	20	22	38	84
Total	31	58	22	38	149

GOAL #2

Preserve and enhance suitable living environments

Strategies

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

HOME funds met the above strategies in communities throughout Idaho in the following ways:

- 1) Providing first-time homebuyer down payment and closing cost assistance to low-income individuals and families to purchase safe, decent affordable housing;
- 2) HOME funds built and preserved affordable rental housing units across the state;
- 3) All acquired HOME units must meet HUD Housing Quality standards;
- 4) All HOME projects comply with applicable federal regulations, i.e. HUD and EPA Lead-Based Paint Rules, Environmental Review process, Section 504, ADA, Affirmatively furthering fair housing.

Results for Goal #2 Preserve and enhance suitable living environments		
Strategy	No.	2009 Results
Improve safety and livability of communities	84	Single-Family Units
	65	Multi-Family Rental Housing Units

GOAL #3

Expand Economic Opportunities

Strategy

- Create jobs primarily for low- and moderate-income persons

All HOME projects comply with applicable Section 3 requirements.

GOAL #4

Increased community investment and involvement

Strategies

- Promote effective partnerships
- Support efforts to increase local capacity in planning, administration and implementation

Twice each year, IHFA travels throughout Idaho to host the Regional Housing Round Tables. The Round Tables provide a forum to bring housing advocates, local service providers, city/county/state/federal officials, state/federal elected representatives, local lenders, advocates, and housing developers together to discuss local, regional, state, and federal housing issues. It also provides an opportunity to educate and update the affordable housing community regarding state and federal issues.

IHFA uses the scheduled conferences and meetings to disseminate new information and provide updates regarding HUD programs and services. This increases local, regional and statewide capacity regarding the planning, administration and implementation of housing and supportive service programs they administer or manage.

An important component of the HOME Investment Partnership Program is its Community Housing Development Organizations (CHDO). These organizations are community based and controlled non-profit affordable housing developers whose purpose is to provide safe, decent affordable housing for the residents of their communities. In 2009, IHFA certified 12 CHDOs in communities around the state. IHFA works closely with these organizations to help support their development efforts and to increase their capacity to plan, administer, and implement affordable housing using HOME funds.

Finally Home!®, is a comprehensive homebuyer education program designed in part by Idaho Housing and Finance Association and other organizations in Idaho. The program is sponsored by a Housing Counseling grant from the U.S. Department of Housing and Urban Development. The grant supports one-on-one housing counseling through IHFA, as well as partial support for the Idaho Partners for Home Buyer Education, Inc. (IPHBE), homebuyer education classes throughout the state. The grant also encompasses housing counseling through group counseling (classes), and one-on-one counseling in the following areas: Pre-occupancy, mortgage default, rental delinquency issues, and homeless prevention. In 2009, IPHBE, Inc. added two new Regional Training Partners in Coeur d'Alene and Sandpoint. The addition of these two partners has significantly increased the availability of Homebuyer Education throughout Northern Idaho.

Results for GOAL #4		
Increase Community Investment and Involvement		
Strategies	No.	2008 Results
Promote Effective Partnerships	8	Regional Round Table Meetings- bringing stakeholders together to discuss local, regional, and state housing issues
	1	Annual Informational/ capacity building meeting for IHFA CHDOs
	3183	Finally Home! ® graduates 84% of respondents were first-time homebuyers.
	594	20% of respondents listed themselves as a minority--- 12% Hispanic
	2019	71% of total respondents' income was at or below 80% Area Median Income

ESG

IHFA is the State Coordinating Agency for homeless programs, designated by the Governor in April 1990. During the 2009 program year, the Emergency Shelter Grant funded projects that fell under three

of the state's four consolidated plan goals. Goal number three, *Expand Economic Opportunities*, does not apply to the Emergency Shelter Grant and is not addressed in the ESG general narrative.

Goal #1

Increased access to decent affordable housing

Strategy

- Support equal access to a continuum of housing services

Responsible Party

IHFA through ESG and Continuum of Care

ESG funds support transitional housing and emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with funds from the Home Partnership Foundation to help individuals and families remain housed through homeless prevention initiatives throughout the state. By making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA continues to provide equal access to the beginning steps of the continuum of housing services.

In the 2009 program year, ESG funded shelters that serve many different populations experiencing homelessness in Idaho. Recipients of ESG funds are required to coordinate at the regional level to identify their local homeless needs and collaborate with other homeless providers to ensure there is access to a variety of housing and services for special populations. IHFA maintains a website and multilingual housing hotline to assist individuals in accessing services statewide.

Homeless Prevention funds are used to help prevent individuals and families from losing their housing, through a limited, one-time rental and utility assistance. Six of the state's seven regions received homeless prevention funds, through either ESG or IHFA, based on their respective populations. This helped to ensure households in all areas of the state, rural and non-rural, had equal access to homeless prevention funds. IHFA awarded \$55,008 in ESG funds to five non-profit service providers in five of the seven regions in the state. IHFA encouraged these recipients to distribute ESG homeless prevention funds to qualifying families within 6 months, at which time, the Home Partnership Foundation provided an additional \$50,000, supplementing ESG homeless prevention funds, and allowing sponsors to have access to homeless prevention funding year round. In Regions 6, one of the regions not receiving ESG homeless prevention funds, the Foundation allocated a total of \$77,388 in private funds to IHFA's branch offices, providing one-time rental and utility assistance to households at risk of becoming homeless. IHFA is actively seeking a service provider in the remaining region to provide Homeless Prevention.

In addition, IHFA received \$4,438,807 of the federal stimulus funds for Homeless Prevention and Rapid Re-Housing (HPRP). IHFA administers the HPRP program statewide, in cooperation with the City of Boise who was awarded additional funding for Ada County. HPRP funding was allocated to each of the seven regions in the state based on the percentage of the population that was at or below 50% of the area median income, the Point-In-Time count, bed utilization, and population. The agencies receiving funding were selected by their Regional Housing Coalition. During the 2009 CAPER reporting period, \$918,014 was spent on homeless prevention, rapid re-housing and costs associated with those activities to assist 742 households consisting of 2,092 persons to maintain or gain housing stability.

Goal #2

Preserve and enhance suitable living environments

Strategies

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

Responsible Party

IHFA through ESG and Continuum of Care

By providing housing and essential services to families and individuals experiencing homelessness, the Emergency Shelter Grant improves the safety and livability of communities statewide. In the 2009 program year, IHFA utilized ESG funds to support emergency and transitional housing providing 122,854 bed nights around the state. This enabled 1785 single individuals and 480 families, consisting of 585 adults and 807 children, to receive shelter and/or services.

Two new shelter projects were funded this year, further increasing the access to quality facilities and services in rural communities in Idaho.

In the 2009 program year, ESG funds maintained and improved the quality of existing facilities by providing ongoing maintenance and repair to homeless shelters. The matching resources documented for ESG project sponsors demonstrate both the support they have gained by providing quality programs in their communities as well as the sustainability they have ensured by diversifying their funding sources. Matching documentation was submitted to IHFA for the Annual Performance Report.

Goal #3

Increased Community Investment and Involvement

Strategy

- Promote effective partnerships

Support efforts to increase local capacity in planning, administration, and implementation

IHFA continues to facilitate the meetings for the Idaho Homeless Coordination Committee (IHCC).

These quarterly meetings provide the opportunity for different agencies, service providers, and regional homeless coalition representatives to share information as well as assess progress towards implementing the goals, strategies, and action steps necessary to reduce and prevent homelessness in Idaho.

IHFA requires the recipients of ESG funds to participate in regional homeless coalition meetings.

During the 2009 program year, these meetings were held in each of the seven regions in the state. These meetings help to enable service providers to partner with other service providers, community resources, and federal and state programs operating in their region. In the ESG application, applicants are required to report the number of regional homeless meetings that their organization has attended. If an organization is above the scoring threshold and awarded ESG funds, their level of regional participation, is part of the funding formula and will affect the amount of their award.

Results- Goal #1 Increase Access to Decent Affordable Housing	
Strategy	2008 Results
Support Equal Access to a Continuum of Housing Services	<p>Number of shelters who serve the following special needs populations:</p> <p>Alcohol and Drug Dependent- 9</p> <p>Chronically Homeless-10</p> <p>Developmentally Disabled -7</p> <p>Domestic Violence Victims- 16</p> <p>Elderly- 4</p> <p>Families-17</p> <p>Homeless Youth-1</p> <p>Mentally Ill- 10</p> <p>Physically Disabled- 9</p> <p>Veterans-7</p> <p>Six (6) service providers distributed \$44,925 in ESG homeless prevention funds.</p> <p>Five (5) service providers distributed \$44,493 in the Foundation's homeless prevention funds after spending their ESG homeless prevention allocation.</p> <p>One (1) IHFA branch office distributed \$32,895 in Foundation to homeless prevention funds.</p> <p>1066 homeless persons moved into transitional or permanent housing from ESG funded shelters.</p>

Results- Goal # 2: Preserve and Enhance Suitable Living Environments	
Strategy	2009 Results
Improve Safety and Livability of Communities	<p>The number of emergency beds statewide is to 419</p> <p>Thirty (30) transitional beds provided with ESG funds. Throughout the state, ESG project sponsors provided 122,854 bed nights.</p> <p>480 families, consisting of 585 adults and 807 children received assistance with ESG funding</p> <p>1785 single individuals received assistance with ESG funding</p> <p>Twelve (12) sponsors performed \$29,001 in repairs and maintenance with 2008 ESG funds.</p> <p>Fourteen (14) sponsors performed \$18,434 in repairs and maintenance with 2009 ESG funds.</p>

Increase access to quality facilities and services

ESG funding assisted sponsors in completing many projects to increase the access to quality facilities and services. Some of the projects completed included installing a privacy fence around the property and laying sod so the children who stayed at the shelter had a well-maintained safe area to play outside; re-furbish bathrooms; turning the tub into a shower and tub with new fixtures, replaced the sink and countertop, replaced the flooring and added splash guards; built a short wall and added a door to a bedroom in a few of the shelters to increase privacy; repaired staircases and landings at multiple facilities; re-carpeted bedrooms; repaired damaged walls and secured handrails for safety. These were the major repairs done, but other achievements with the ESG funding included purchasing new pillows, pots and pans, curtains, runners and area rugs, shelves and mirrors for the bathroom, and adding light fixture covers.

Matching Resources for 2008 ESG Award*

Other HUD Funds	\$75,978
Other Federal Funds	\$152,999
State Government	\$22,310
Local Government	\$13,579
Private Cash Funding	\$365,624
Leveraging	\$233,353

**Most recent 2008 ESG award- July 1, 2008 to December 31, 2009.*

Results- Goal #3

Increase Community Investment and Involvement

Strategy	2008 Results
Promote Effective Partnerships	The Idaho Homeless Coordination Committee held three (3) meetings with participation from the Department of Health and Welfare, the Department of Corrections, Department of Education/Foster Care, State of Idaho Substance Abuse program, as well as homeless service providers and representatives from each region.
Support Efforts to Increase Local Capacity in Planning, Administration, and Implementation	During the 2009 program year, Region 1 held 10 meetings, Region 2 held 4 meetings, Region 3 held 10 meetings, Region 4 held 7 meetings, Region 5 held 4 meetings, Region 6 held 7 meetings, and Region 7 held 9 meetings. Regional homeless coalitions also organized and conducted their respective 2010 point-in-time counts in January 2010.

Community Housing Development Organizations

In 2009, HOME funds continued to provide long-term affordability in several new construction projects throughout Idaho. IHFA continues to partner with Community Housing Development Organizations (CHDOS) to address community housing needs. IHFA certifies its CHDOs on an annual basis and continues to award CHDO Operating Assistance Grants to qualified eligible IHFA certified CHDOs. IHFA also partners with other affordable housing entities and strategizes to generate affordable housing projects that have been identified as a need in their communities. IHFA provide technical assistance to its CHDOs to help them develop the organizational capacity to develop for new rental and homebuyer activities for their communities.

Continuum of Care

Actions the state has taken to address the needs of homeless persons or persons with special needs that require supportive housing, actions taken to prevent homelessness and facilitate the transition into permanent housing, and identify new Federal resources obtained from the Homeless Super NOFA (Notice of Funding Availability)

Actions to Address Needs of Homeless Persons and Persons with Special Needs:

IHFA continued its innovative and comprehensive strategy to battle homelessness over the last year. A summary of this approach, which previously received an NCSHA Award of Excellence, is located as Exhibit K in the Appendix to the CAPER. This summary succinctly describes IHFA's approach to addressing the needs of the special needs populations around the state by facilitating one statewide coordinating committee for addressing homelessness that is comprised of regional representatives of smaller committees from around the state.

Actions to Prevent Homelessness:

IHFA continued to support Homeless Prevention (HP) through both the Emergency Shelter Grant and through the Home Partnership Foundation. 10% of the 2009, Emergency Shelter Grant was allocated to Homeless Prevention Activities. IHFA allocated an additional \$77,388 from the Home Partnership Foundation to be distributed for homeless prevention activities. These funds were allocated to IHFA branch offices and services providers throughout the state.

In addition, IHFA received \$4,438,807 of the federal stimulus funds for Homeless Prevention and Rapid Re-Housing (HPRP). IHFA administers the HPRP program statewide, in cooperation with the City of Boise who was awarded funding for Ada County. HPRP funding was allocated to each of the seven regions in the state based on the percentage of the population that was at or below 50% of the area median income, the Point-In-Time count, bed utilization, and population. The agencies receiving funding were selected by their Regional Housing Coalition. During the 2009 CAPER reporting period, \$918,014 was spent on homeless prevention, rapid re-housing and costs associated with those activities to assist 742 households consisting of 2,092 persons to maintain or gain housing stability.

Actions Taken to Address Emergency Shelter:

IHFA administers the Emergency Shelter Grant program statewide. During the 2009 Program Year, \$506,388 in Emergency Shelter Grants were allocated to 22 different non-profit organizations throughout the state. Funding supports shelter rehabilitation, operations, essential services, and homeless prevention activities. In the 2009 program year, 480 families, consisting of 585 adults and 807 children, and 1785 single individuals served for a total of 3,177 clients and 122,854 bed nights provided.

Actions Taken to Address Transitional Housing Needs of Homeless Individuals and Families, including significant subpopulations:

IHFA administers the Supportive Housing Program in 43 of Idaho's 44 counties. Sixteen different transitional housing programs receive SHP funds through IHFA. In the 2009 Continuum of Care, IHFA was awarded \$2,483,765 under the SHP program, of which \$1,950,821 was allocated to these 16 transitional housing projects. Transitional housing programs address the housing needs and provide the support homeless families and individuals need in order to transition into permanent housing. Homeless persons live in transitional housing for up to 24 months. Limited ESG funds were awarded to transitional housing programs. Each service provider is required to participate in regional homeless coalition meetings to ensure that the needs of various homeless populations are served.

Actions Taken to Address Permanent Housing Needs

In the 2009 program year, IHFA supported ten permanent housing projects with \$457,873.00 in SHP funds. Three of these projects began in 2009. The first project began operations on April 1, 2009 and provides 12 units for the persons who are chronically homeless. The second project began operations November 1, 2009 and provides 12 units for individuals with disabilities. The third began December 1, 2009 and created 10 units of permanent housing for individuals with disabilities.

New Federal Resources Obtained from the Homeless SuperNOFA

In the 2009 Continuum of Care award, IHFA received funds for two additional SHP projects. One began as listed above and the other program will begin serving clients in the 2010 program year.

Other Actions

This section describes the actions the state took during the program year to address obstacles to meeting underserved needs, maintain affordable housing, remove barriers to affordable housing, address lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, enhance coordination between housing and social service agencies, and foster public housing resident initiatives

Address Obstacles to Meet Underserved Needs

Obstacle: Administrative burden for non-entitlement areas

HUD planning, administration and reporting requirements are generally geared toward large entitlement communities that can support large, more diverse and specialized administration. The regulatory complexity of HUD programs, such as lead-based paint, environmental review, Section 3, and fair housing laws present very real impediments to affordable housing development in small, rural communities. Many small, citizen government and organizations face the practical challenges of qualified staff and funding to understand and comply with the administrative requirements. Elected officials in small communities often take on several jobs and duties, stretching across multiple area of responsibility. It is rare to find persons dedicated only to the administrative duties with the capacity to undertake complicated federal projects.

Action: IDC continue to sponsor training events and serve as trainers at Association of Idaho Cities and Idaho Association of Counties conferences. These events provide ideal opportunities to meet with a large number of local elected officials and their staff.

Project/program sponsors who receive HUD funds participate in trainings/ meetings to review HUD regulations and IHFA's rules and oversight requirements. Technical assistance is available for individual organizations to answer questions to help build organizational capacity.

Obstacle: Inadequate capacity for local cooperation, planning, or support

This obstacle involves the costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders. Uncertainty regarding local fees and tax assessments also threaten the viability of many restricted-rent housing options. Successful programs depend largely on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are less likely to focus effectively on priorities. Therefore, we see an ongoing benefit to encouraging public participation and comprehensive planning, especially in smaller communities.

Actions: IHFA continues to provide technical assistance for project sponsors using HOME funds. Connecting federal funds with project sponsors who are willing to navigate the federal requirements requires technical assistance and experience. IHFA's HOME program provides special assistance to community-based development organizations that own, develop, and/or sponsor affordable housing in their individual communities/geographic areas using HOME funds. HOME regulations require specific low-income representation on a CHDO board as well a formal process to solicit input from low-income participants in the site location, development and management of HOME funded affordable housing projects. Specific HOME program requirements help ensure the low-income participants have a voice regarding affordable housing in their community.

Actions: During PY 2009 IDC administrated the Growth Management grant program, which is designed to assist communities with self-identified planning and growth issues on a regional and local basis. Fourteen cities and counties received funding this year.

IDC continues to be an active partner and sponsor for the Northwest Community Development Institute. Since 1999, the Northwest Community Development Institute (NWCDI) has provided community and economic development practitioners and volunteers with formal training designed to address complex issues that present challenges and opportunities for local citizens. Experienced instructors from throughout the Northwest and around the country offer the latest information, strategies, and management techniques in community and economic development. During 2009, NWCDI had 85 attendees for the three-day training event held in Boise.

Impediment: Many Idahoans lack an understanding of how to access housing and community resources.

Actions: Both IHFA and IDC continue as active participants in the Idaho Community Review (ICR) program, coordinated by the Idaho Rural Partnership (IRP). The ICR mission is to provide the host community with perspective from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed. This project seeks to help communities enhance local capacity to execute economic and community development strategies.

During PY 2009, ICR performed a review of Gooding, Idaho; the report can be viewed online at http://irp.idaho.gov/Home/Community_Review. Both participated in regularly ICR/IRP planning meetings. To date, ICR has worked in 20 mostly rural communities. Both IHFA and IDC staff also serve as ex-officio members of the Idaho Rural Partnership Board, which meets quarterly.

Obstacle: Inadequate funding to meet needs

Cuts in domestic programs and shrinking state and local budgets have reduced the investment in Idaho communities. The cost of purchasing or renting home, although somewhat less than two years ago is still greater than the rate of increase in annual household income. This is compounded with Idaho's shrinking economy. Underemployment/unemployment and the rising cost of living continues to add stress on households and communities. The state programs that provided a safety net for a second chance have been significantly reduced, or entirely dismantled.

Actions: IDC continues to address the issues of community and economic development throughout the state of Idaho. ICDBG funds are used to assist in the implementation of quality public facility, community, and senior citizen center projects. IDC staff work closely with other federal and state funding agency to partner on projects that are viable and ready to proceed. Economic development is facilitated through grants awarded by the ICDBG, Rural Community Block Grant, and Idaho Gem Grant Programs. These grants allow communities to develop publicly owned infrastructure and building improvements in order to assist a business to locate expand or remain in their community. IDC economic development staff also administers the rural professionals program, which helps provide funding for 14 local economic development professionals throughout rural Idaho.

Obstacle: Speculative investment and cascading inflation:

During the 1990's, average housing costs in Idaho increased 38.63%, while the median household income rose only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some markets. These artificially high values have decreased in some of Idaho's smaller communities. Even with the economic downturn, stimulus programs, and regulatory overhaul, affordable housing is still out of reach for Idaho's lower income households.

Actions: The CHDO/non-profit HOME project activity that allows non-profit affordable housing development organizations to build, acquire and/or rehab single-family homes then sell to qualified low and very low income homebuyers helps make decent single-family homes within a price range that is affordable. The activity is designed to help buy down the price of homes to make them more affordable for qualified low-income individuals/families (at or below 80% AMI). During the 2009 Program Year, four CHDOs have constructed and sold these affordable single-family homes in their communities.

Obstacle: Unfunded mandates

With federal standards, initiatives, and regulations, the demands on small local communities and organizations are amplified with current budget cuts and staffing reductions. These requirements typically demand additional administrative and professional capacity at the local level. If not accompanied by adequate administrative resources, these mandates can siphon off already shrinking resources from actual service delivery and other program areas. In addition to the practical limits of administrative staff, unfunded mandates typically meet with strong local resistance, which limits program effectiveness and efficiency.

Actions: IDC collaborated with its primary funding partner USDA – Rural Development, Idaho Department of Environmental Quality, and the Army Corps of Engineers to provide state-wide training to local governments, CDBG grant administrators, and design professional firms. The trainings which were held in five locations, provided information on the CDBG program, environmental reviews, and procuring design professional firms. Over 100 individuals attended the five trainings.

IHFA and IDC collaborated with a variety of public and private sector participants to organize and plans to host a Fair Housing Conference during Fair Housing Month April 2009. Courses included Introduction to Fair Housing, Fair Housing Design and Construction, Fair Housing and Your Marketing Plan and Predatory Lending, and Fair Housing Implications.

IHFA hosted the Housing Conference in October 2009. This conference brought housing experts, lenders, real estate, sponsors, and state agencies together for training regarding the housing industry and possible forecasts for the future.

IDC conducted five CDBG application workshops throughout the State in September 2009. Over 120 individuals representing local governments attended to better understand how to qualify and prepare a CDBG application. The workshop covered national objective, eligible activities, and developing a well planned project.

Foster and Maintain Affordable Housing

IHFA's Homeownership Lending division provides below market interest rate mortgage loans to first time homebuyers financed through mortgage bonds and allocates the Low-income Housing Tax Credit program for affordable multi-family rental housing, in addition to allocating HOME funds for affordable multifamily rental housing and single-family homeownership opportunities. The effectiveness of these programs in maintaining affordable housing in communities across the state is facilitated by the fact that IHFA also administers the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled bank funds to rental housing developers that provide below-market interest rate permanent loans amortized over 30 years. In 2007, ICRC began offering a deferred loan to non-profits who build affordable, single-family homes to help finance their project's upfront infrastructure costs.

IHFA continues to have the financial resources and professional expertise to provide developers an affordable construction/permanent combination loan. This lending alternative benefits the development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

IHFA is also able to provide bridge loans to developers who receive an allocation of tax credits for their multi-family rental project. By using a low interest, bridge loan to postpone a portion of the equity investment required from the tax credit investors, developers can negotiate a higher price for the tax credits and receive a larger equity investment. This in turn helps reduce the amount of the permanent loan and allows for greater affordability.

IHFA made great strides in another approach to help foster affordable housing in early 2008 with the creation of the HOME Partnership Foundation, Inc., an independent 501(c) (3) organization that helps Idaho communities meet some of their most pressing housing needs through charitable donations. IHFA combined its housing expertise with the Foundation, the State's only foundation specializing in charitable giving for critically needed affordable housing. The Foundation works to assure families and individuals can obtain stable, safe, and affordable housing by providing stewardship of charitable gifts to support a variety of programs.

Barriers to Affordable Housing

Administrative burden for non-entitlement areas:

Action: IHFA provides technical assistance to project sponsors of affordable housing projects in non-entitlement communities. IHFA is also an active participant in numerous community groups such as VAPP and ICR. Senior staff continue to be involved in discussions surrounding property tax reform, and attend economic planning sessions to offer insight on housing and funding. IHFA took the lead role as Chair on the interagency council to develop the ten-year plan to end homelessness.

Inadequate capacity for local cooperation, planning, or support:

Action: IHFA continues to be involved in the Community Review program. This program helps small communities analyze the strengths and weakness within the community, including housing and opportunities for economic growth. Technical assistance and affordable training continue to be a

supporting factor in the capacity building for communities as well as organizations serving the community to help in the stability of the area. IHFA has dedicated staff and resources to help communities struggling with inflated property values and a lack of community/workforce housing. IHFA has implemented a Workforce Housing program. If approved, HOME funds can help provide the affordable housing units in these projects.

Inadequate funding to meet needs. A fundamental impediment to progress involves inadequate funding for programs:

Actions: IHFA continued its efforts to work with state policy makers on affordable and workforce housing issues, as well as maintaining membership in national housing groups that work to increase, or at the very least maintain, HUD budgets for programs such as HOME, Section 8, Public Housing, and CDBG. In addition, IHFA continues to seek out additional funding through private or public grants that may be available to help offset the needs of those moving through Idaho's Continuum of Care.

Speculative investment and cascading inflation:

Actions: During the 1990's, average housing costs in Idaho increased 38.63%, while median household income increased only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some areas of Idaho. Low interest rates, speculative investment, debt restructuring, and profit motive all coincided with increasing pressure on real estate appraisers to inflate property valuations.

IHFA continued to participate in meetings within areas of high inflations, such as our resort communities, which are seeing land value skyrocket out of control and in turn have made it nearly impossible to develop affordable housing in those areas. IHFA continued to work with the resort communities in Teton, Valley, Shoshone, Kootenai, and Blaine Counties. IHFA has recently certified several CHDOs in some of the high-cost areas. They note that affordable housing developers continue to find the price of land, local politics and long term viability as roadblocks to affordable housing in these areas.

Unfunded mandates. As new federal standards, initiatives, and regulations are implemented, the demands on local communities and organizations are amplified:

Actions: In addition to the practical limits of administrative staff, any unfunded mandates typically meet with strong resistance. This limits program effectiveness and efficiency. Federal initiatives and regulations create demands on local communities and organizations affect the efficiency and capacity to administer their programs. IHFA continues to work closely with local and regional entities to help them maximize their limited resources.

IHFA remains committed to its mission and efforts to find grants, public or private, that may help ease this burden.

Lead Based Paint

The 2000 census reported roughly half the homes in Idaho were built prior to 1971. With HUD's Lead Safe Housing Rule and EPA's new Renovation and Repair Rule IHFA will continue to support the education of individuals and communities regarding the hazards of lead-based paint. The lack of a state program creates financial and training and certification barriers. IHFA will continue to reduce lead based paint hazards by funding approved acquisition and/or rehabilitation projects that may reduce the number of affordable rental housing units that may contain lead-based paint.

The HOME program follows HUD's Lead Safe Housing Rules and EPA RRP rules. IHFA is a member of the Idaho Healthy Homes Network, a group of stakeholders whose primary mission is to disseminate information about Lead-Based paint hazards and EPA's Renovation and Repair Final Rule.

IDC requires all applicants to review projects for lead-based paint hazards and provide mitigation measures where applicable.

Anti-Poverty Strategy

IDC's anti-poverty strategy consists of four procedures. First, IDC will provide CDBG funds to cities and counties who construct public infrastructure or facilities that leads to a business's ability to create or retain jobs. At a minimum, 51% of these jobs must be taken by low-to-moderate income (LMI) individuals, including individuals at poverty level. Jobs taken by LMI individuals should increase their income and help them develop more marketable skills as well as their confidence. IDC is creating opportunity for low income and poverty individuals.

Second, the implementation of HUD's Section 3 Program. The program fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income families who live in the grantee's jurisdiction.

ICDBG funded grantees and contractors must make a good faith effort to award contracts to Section 3 business concerns and utilize Section 3 area residents as trainees and employees.

Third, IDC advertizes ICDBG funded projects through Idaho's Procurement Technical Assistance Center to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged and Women Business Enterprises.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

Institutional Structure

Idaho Department of Commerce believes that the department does not have gaps in its institutional structure, or in the delivery of the ICDBG program. ICDBG program strengths include that the department consistently work and coordinate with local economic development districts throughout the state, our employees provide onsite technical assistance, and our program specialists work closely with our certified grant administrators.

Staff specialists provided on site-technical assistance to 43 cities and counties during PY 2009. Technical assistance activities can range from strategic planning and project development to on-site training. For a complete list of the communities assisted, see Exhibit N.

IDC staff has also continued to work to improve the amount and quality of data available on the IDC website. The department has recently updated the website to make it more user friendly. In addition to IDC makes all planning documents and reports available for citizens, cities, and counties to view online. Census data, planning information and a full description of each assistance program the department administers is also online.

IDC continues to hold quarterly meeting with US Department of Agriculture-Rural, Development, Army Corps of Engineers, Department of Environmental Quality, the Environmental Finance Center, and representatives from economic development districts to discuss community needs and coordinate efforts to meet those needs.

Over a five year period IDC has provided grant administration training, application trainings, Rural Development Forums, funding for the Northwest Community Development Institute and one on one

technical assistance to local governments, non-profits, grant consultants, and design professionals in efforts to ensure the on-going and future effective use of CDBG funds.

Enhance Coordination Between Public and Private Housing and Social Service Agencies

Both IHFA and IDC were active participants in the Fair Housing forum, which works with members of various agencies throughout the state of Idaho to address fair housing concerns. In addition to including realtors, advocacy groups, government representative agencies, and funding agencies, the forum has recently added NARPM (National Association of Residential Property Managers) and other housing providers throughout the state to our group. These new voices have increased the coordination between the various parties who have an active interest in fair housing issues. IHFA continued to sponsor quarterly regional housing roundtable meetings, which provides an opportunity to discuss and resolve outstanding issues.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward reaching our goal in assisting the homeless population and decreasing its occurrence.

At the meeting, providers are able to address issues that affect the entire state as a team, providing a forum to hear the needs of everyone since needs vary greatly by differences such as geographical location, population, and access to services. Sharing experiences and perspectives makes it possible to find a solution that works throughout the State.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings were also designed as an opportunity for agencies to update other regions on what is happening in their area. In the past, this has helped to provide innovative ideas for agencies to reach their goals as well as streamlining different organizations and helping them run more efficiently.

Once the information from the IHCC meetings is disbursed to the rest of the regions, IHFA works with the Project Sponsors to help implement any necessary changes. IHFA communicates with agencies on a daily basis in order to ensure collaboration and works to ensure the Project Sponsors' case managers are capable of assisting the program participants effectively.

The project sponsors retain case managers in order to assess a program participant's eligibility for mainstream resources and then help them fill out the appropriate application and explain the application process. The program participant then takes the application to the appropriate mainstream resource agency. Workers at mainstream resource agencies may contact case managers if program participants sign confidentiality agreements allowing them to contact the case manager and the case manager to contact the mainstream resource agency. If clarification is needed, the case manager can help explain why they believe the program participant is eligible for services. A majority of homeless assistance providers supply transportation assistance to program participants to attend mainstream benefit appointments, employment training, or jobs.

Once a program participant has applied for mainstream benefits, case managers note dates of application in case files. They then follow up weekly with program participants until a determination for mainstream resources is made. Case notes document date of receipt of benefits along with amounts.

As Project Sponsors submit their Annual Performance Report, IHFA assesses the program participants who have accessed mainstream resources, including whether the percentage has increased or decreased.

Foster Public Housing Resident Initiatives

1. The State of Idaho does not own any public housing. IDC has no jurisdiction over public housing
 - IHFA administers approximately 3,261 vouchers in 34 (of 44) counties it serves and maintains a separate waiting list for the voucher program in each of its branch offices
 - IHFA operates a public housing program with 29 single-family scattered site units in Idaho Falls
 - IHFA operates a 47-unit public housing apartment complex in Kellogg
2. IHFA holds annual PHA Plan hearings regionally and performs outreach areas that have an IHFA branch office administering Section 8 vouchers. The Nampa Housing Authority and Southwestern Idaho Cooperative Housing Authority submit their agency plans to IHFA.

IHFA has a very successful Housing Choice Voucher Family Self Sufficiency (FSS) program, which it makes available to voucher holders in each of its four branch offices. FSS participation is voluntary and approximately 200 families participate in this program, at any given time, working closely with FSS caseworkers to identify barriers to self-sufficiency, set goals for education and employment, and ultimately to be free of all federal subsidy programs. There have been 406 graduates from the FSS program since 1995.

IHFA recently implemented the Ready to Rent[®] program in its Twin Falls branch office. This program is targeted at IHFA clients – voucher applicants and participants – who may have barriers to obtaining a rental unit because of poor rental history, or who could benefit from training in budgeting, general housekeeping, communication, and other skills needed to make them a more attractive renter and improve their rental success and experience. Graduates of this program receive a Certificate that documents their successful completion of the 6-week training curriculum. IHFA plans to implement the Ready to Rent[®] program in the other branch offices in 2010 or 2011.

IHFA maintains and undertakes modernization activities in its public housing using the HUD Capital Fund program. HUD Operating subsidy and Capital Fund resources have not kept pace with the needs of these aging properties. IHFA plans to apply for approval to dispose of its public housing portfolio and provide a more cost-effective affordable housing option for its public housing residents.

IHFA owns and operates 76 Low Rent Public Housing (LRPH) units. IHFA requests LRPH resident input on the management practices, policies, and the Annual PHA Plan. IHFA publishes a periodic resident newsletter that includes an invitation for resident suggestions and input. Resident input and participation is encouraged during resident meetings and through the participation on the Resident Advisory Board.

IHFA collaborates with other PHAs in the state in the Idaho Chapter of NAHRO, in which discussion, training, and collaboration, occurs on the various HUD programs, including subjects affecting public housing.

Currently IHFA does not have a homeownership program geared specifically for LRPH residents. However, IHFA offers Housing Counseling for all qualified low-income households, including public housing families. IHFA also offers the Section 8 Homeownership Voucher program opportunities to its

voucher holders. IHFA's four Branch Offices hold periodic meetings to explain homeownership opportunities that may be available. In the future, IHFA may seek HUD approval for a Section 32 Homeownership program for our 29 single-family scattered site LRPB homes in Idaho Falls. This program targets current public housing residents by providing them the opportunity to purchase their public housing unit by offering a wide variety of assistance such as homeownership counseling, down payment and closing cost assistance, low-interest rate loans, and/or soft second mortgages.

3. No Idaho PHAs designated as "Troubled".

Leveraging Resources

This section provides an overview of how CDBG, HOME and ESG funds were leveraged, including how those funds were used to address the state's goals and strategies and how program matching requirements were met

CDBG

Idaho Department of Commerce received \$10,914,259 in CDBG/CDBG-R funds for PY 2009. The state and local communities leveraged \$26,746,466 to match CDBG funds that were used to fund projects and state administration activities. For every CDBG dollar invested, IDC and local communities leveraged \$2.45 to match the 2009 HUD CDBG/CDBG-R grant award.

In regards to IDC program administration, IDC has provided \$172,436 in match to the CDBG program.

In regards to project match, the CDBG program does not require communities to provide any match in order to receive an ICDBG grant, but the state's competitive grant process does award points to communities who do provide match. As a result, many of the projects that receive ICDBG funding do leverage matching funds. The table below provides a summary of sources of match, the match that was leveraged, and the strategies that were addressed.

2008 LEVERAGE		
Type/Source	Match Amount	Strategy Addressed
<i>Local:</i> Cash, bonds, in-kind, US Department of Agriculture-Rural Development loans, Department of Environmental Quality loans	\$16,399,077	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Create jobs primarily for low-and moderate-income persons. · Prioritize projects that provide a living wage and fringe benefits. · Revitalize downtown business districts.

<i>State:</i> Grants from Idaho Dept. of Water Resources and Department of Environmental Quality	\$121,072	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Promote effective partnerships. · Support efforts to increase local capacity in planning, administration, and implementation.
<i>Federal:</i> Grants from US Department of Agriculture-Rural Development	\$6, 226,733	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Create jobs primarily for low-and moderate-income persons. · Prioritize projects that provide a living wage and fringe benefits. · Revitalize downtown business districts. · Improve affordability and sustainability of quality facilities and services.
<i>Private:</i> Private Business, Foundation Grants, Donated Services from Grant Administrators	\$3,999,584	<ul style="list-style-type: none"> · Create jobs primarily for low-and moderate-income persons. · Prioritize projects that provide a living wage and fringe benefits. · Improve safety and livability of communities. · Revitalize downtown business districts. · Improve affordability and sustainability of quality facilities and services.
Total	\$26,746,466	

HOME

HOME funds are allocated to affordable housing projects as gap financing. This elicits maximum participation from the private sector, which is necessary to make the affordable housing industry successful. HOME defines leverage as other eligible investments in the project, including owners' equity contributions, match, permanent loans, equity investments through the low-income housing tax credit program, and other federal funds including grants or loans.

Type/Source	Leverage Description	Actual Amount	Strategy addressed
Local Government	Local Government	\$00.00	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
State:	State of Idaho Health and Welfare	\$00.00	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Improve safety and livability of communities.
	Weatherization	\$00.00	
Federal	United States Dept. of Agriculture Rural Development	\$00.00	

	Internal Revenue Service Section 42 Tax Credit	\$3,773,130.00	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
	HUD's Community Development Block Grant (CDBG)	\$00.00	
	HUD's Supportive Housing Program (SHP)	\$00.00	
	HUD's Self Help Opportunities Program	\$00.00	
	HUD Sec. 202 Grant	\$00.00	
	HUD Planning Grant	\$00.00	
	HUD Capital Advantage – 811 Program	\$00.00	

Private	Deferred Developer Fee	\$88,310.00	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
	Donations	\$00.00	
	Conventional Financing	\$00.00	
	Foundations	\$00.00	
	Idaho Housing and Finance Association Private Financing		
	Sweat Equity	\$4,355.00	
	Foregone Fees (architecture, other)	\$4500.00	
	Non-For Profit Financing	\$00.00	
	Mortgage Revenue Bonds	\$4,902,987.00	
	Idaho Community Reinvestment Corp. (ICRC)	\$1,073,279.00	
	AHP Grant	15,000	
	Dev/Owner Equity		
	Cash Flow		

ESG

ESG project sponsors are required to provide documentation for matching funds in the Annual Performance Report submitted to IHFA. As HUD waives the first \$100,000 of the dollar-for-dollar ESG match requirement, IHFA is required to demonstrate matching resources of \$428,694 for the most recently completed 2008 ESG award, which ended December 31, 2009. In order to fulfill this requirement, IHFA requires that each sponsor submit 81% in match documentation for their ESG award. The most recent APR submitted was for the 2008 ESG award and sponsors submitted a total of \$863,843 in match documentation

Type/Source	Match/Leveraging Amount	Strategy Addressed
Other HUD Funds: CDBG, CSBG	\$75,978	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
Other Federal Funds: Department of Health and Human Services	\$152,998	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
State Government: ICDWA State Domestic Violence , Department of Health and Welfare, Idaho Department of Education	\$22,311	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
Local Government: Bannock County, Ada/Elmore Community Fund	\$13,579	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
Private Cash Funding: Private donations, various churches, fundraising, United Way, Sun Valley Foundation, Good Fellow, Lightfoot Foundation, Whittenberger Foundation, Ada County Association of Realtors, Wells Fargo Foundation, Home Federal	\$365,624	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services

Foundation, The Idaho Food Bank, Harry W. Morrison Foundation, Inc., Idaho Community Foundation, Idaho Women's Charitable Foundation, Edward Low Memorial Trust, Stone Soup Fundraisers, Project Warmth, Land-a-Hand, Second Chance Building Supplies Center		<ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity in planning, administration and implementation
Leveraging: Volunteers, interns, donated clothing and goods,	\$233,353	<ul style="list-style-type: none"> • Sustain and increase homeownership • Sustain and increase affordable rental housing • Support equal access to a continuum of housing services • Improve safety and livability of communities • Increase access to quality facilities and services • Improve affordability and sustainability of quality facilities and services • Promote effective partnerships • Support efforts to increase local capacity in planning, administration and implementation
Total	\$863,843	

Citizen Participation

This section summarizes the citizen participation process IHFA and IDC followed during the CAPER process, including requests for public comment, what citizen comments were received, and how the agencies responded to those comments

Idaho's CAPER follows the Public Participation Plan for affordable housing and community development programs.

Public Comment Period for the 2009 CAPER was June 1, 2010 through June 21, 2010. The legal notice was published in major Idaho newspapers on June 4 and June 16, 2009. The notice included where the CAPER could be viewed and where comments should be submitted. The Public Hearing was held on June 21, 2010. See Exhibit S for

Comments Received:

Self-Evaluation

This section provides a self-evaluation of the CDBG, HOME, and ESG programs including a comparison of proposed vs. actual outcomes of projects, whether or not all goals and strategies are being met, and, if applicable, why progress was not made towards meeting goals and objectives

CDBG

In general, the State is making progress in meeting its identified goals for the CDBG program. This conclusion is based upon the number of project implemented and the number of persons benefiting from these projects.

During the PY 2009, 27 Idaho cities and counties were awarded CDBG funds. At least 38,016 Idaho residents will benefit from PY 2009 ICDBG/CDBG-R program. All the projects should meet their required national objective with at least 70% of the funds benefiting low-to-moderate income persons. The 2009 funds are on track to meet the 15-month timeliness obligation requirements. Exhibit O provides an overview of the number of person expected to benefit from PY 2009 CDBG projects.

As a result, in PY 2009, the following goals were met:

Preserve and enhance suitable living environments goal was met because of improvements to the following number of public infrastructure systems and facilities.

- two water systems
- one imminent threat

Improve Access to quality facilities and services goal was met because of improvements to the following number of public infrastructure systems and facilities.

- two water systems
- two fire stations
- one senior center
- one community center
- one head start building
- one housing infrastructure

Improve affordability and sustainability of quality facilities and services goal was met because of improvement to the following number of public infrastructure systems and facilities.

- four waste water systems
- three water systems
- three community centers

Expand economic opportunities goal was met because of improvements to the following number of infrastructure systems and facilities.

- five downtown revitalization
- one job creation

The technical assistance funds provided under PY 2009 where obligated to help meet the goal of increase community investment and involvement.

The General CAPER narrative of this report identifies where the program goals and strategies currently measures in comparison with Consolidated Plan projected investment.

HOME

IHFA's HOME program met HUD's goals as set forth in the five-year Strategic Plan. According to the HUD HOME Program Performance SNAPSHOT dated 3/31/10, IHFA's HOME Program was ranked 46th out of 51 state Participating Jurisdictions regarding the percentage of HOME funds committed to affordable housing development (86.2%); 32nd in HOME disbursements; 16th in leverage ratio (4.86%); 30th in disbursements on rental activities (95.77%); 48th in disbursements on CHDO activities/reservations; IHFA HOME program has an overall ranking of 19th.

HOME projects may be approved by the IHFA Resource Committee, receive a Conditional Commitment, but not receive Funding during the Program Year. These projects are not reported in a

CAPER. Only those projects that have been Funded and are Completed in IDIS(all beneficiary information entered) are reported on in the HOME section of the CAPER.

During the 2009 Program Year, five (5) multi-family rental projects were Completed: three (3) acquisition and rehabilitation projects in Jerome, Wendell and Bliss and; two (2) new construction multi-family rental projects, one in Idaho Falls, the second in Chubbuck. These projects produced a total of 64 HOME assisted units.

IHFA's HOME program continues to strive to meet the goals and objectives as identified in the 2005-2009 Five-Year Strategic Consolidated Plan. Once again, however, what does not match is IHFA's actual numerical outcomes versus the yearly numerical goals established by the Consolidated Plan (please see previous table in Affordable Housing section of the CAPER). Upon reviewing the production goals, IHFA believes the outcomes will fall short again this year for two reasons: 1) Original numerical goals were unrealistic and set too high; and 2) The HOME multifamily applications were limited to specific funding round process and 3) the economic downturn has reduced the number of homebuyers.

ESG

During PY2009, IHFA was able to increase program participants access to a continuum of housing services by spending 68% of the funding available for emergency shelters and homeless prevention activities with nine months left of the two year ESG cycle. By March 31, 2010, 81% of the funding awarded strictly for homeless prevention had already been utilized. This provided 480 families, consisting of 585 adults and 807 children as well as 1785 individuals, assistance. As well as \$47,435 for the maintenance and repair of the emergency shelters.

The Point-in-Time count completed in January 2010 found 2346 sheltered and unsheltered persons who were counted as homeless. In addition, 335 precariously housed individuals or households were surveyed. Communities have come together throughout the state to assist in lowering these numbers, providing \$863,843 of matched funds or services. This was \$435,149 above what the required match amount was for the funding spent for the most recently completed grant, which ended during FY 2009.

Recipients of ESG funds are required to participate in regional homeless coalition meetings. This enables coalition members and ESG project sponsors to collaborate and address specific homeless needs within the community. The homeless subpopulations served by ESG funds are outlined in Goal #1 in this report.

IHFA has continued to make progress in addressing homeless and homeless prevention needs, goals, and objectives as established in the Five Year Strategic Plan. In this program year, IHFA spent \$77,388 in IHFA private revenues and \$44,925 in ESG funds to assist persons at imminent risk of homelessness. Homeless prevention funds are administered through IHFA branch offices and ESG project sponsors.

ESG funds are used to address the needs of the chronically homeless. IHFA has encouraged project sponsors to increase their capacity to serve the chronically homeless. In order to receive maximum funding, at least 40% of the individuals served by a project sponsor must be chronically homeless.

As noted in the Continuum of Care section, ESG funds have successfully facilitated individuals in making the transition from homelessness to transitional and permanent housing. IHFA works at great length with agencies statewide to ensure program participants are receiving a collaboration of services from their communities.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff

specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward the goal of assisting the homeless population and decreasing its occurrence. Issues that affect the entire state are addressed through this forum by allowing providers to hear the needs of everyone in attendance. The needs can vary greatly based on geographical location, population, and access to services. Hearing everyone's perspective makes it possible to find a solution that works for all.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings are designed to provide a forum for agencies to update other regions as to what is happening in their area. In the past, this has helped to provide innovative ideas for agencies to reach their goals as well as streamlining the different organizations to help them run more efficiently.

Monitoring

This section provides an overview of the monitoring process for each program and the status of the grant programs

CDBG

IDC monitors all CDBG funded projects to ensure compliance with applicable program rules and regulations. The IDC monitoring process starts before the actual funding of an application and continues until project closeout. This dynamic process helps to ensure projects meet program requirements and improves the chances that any violations or potential violations are identified and corrected.

Pre-Development Monitoring:

Local governments who anticipate applying for CDBG funds are encouraged to contact their regional IDC specialist. IDC specialists provide recommendations and technical assistance to local governments to help them understand the CDBG program requirements. Pre-development reviews also provide IDC an understanding of the potential projects and an early assessment to determine if it will meet the CDBG goals and regulations.

Application Monitoring:

During the review of the applications, IDC staff first determines if the application meets the required eight threshold factors, which includes national objectives and eligible activities. If the application meets the eight threshold factors, further review of the application continues to determine if the project will meet the program goals and strategies, procurement rules, acquisition and relocation requirements, citizen participation, and an assessment of the environmental review requirements. Local governments' accomplishments towards furthering fair housing and accessibility (504) standards are also reviewed.

Generally, IDC conducts a monitoring of the environmental review conducted by the local government prior to execution of the IDC contract. If the environmental review is not completed before contract execution, it is monitored prior to the release of funds.

Project Monitoring:

IDC conducts a risk assessment of each project, utilizing the department's Determination of On-site Monitoring criteria to establish if the project will require on-site monitoring or if the desk monitoring process will suffice. IDC monitors all CDBG funded projects and reviews the Grantee's financial audits. During the course of a project IDC, specialists are continually monitoring the following applicable project components:

- Financial Management -Procurement -Labor Standards
- Acquisition & Relocation -Civil Rights -Fair Housing
- Citizen Participation -504 Standards -Performance

IDC has developed a new project monitoring guide that is required to be completed by staff project specialist prior to closeout. IDC specialists approve every CDBG request for payment. Requests for payment are required to be supported by an invoice and executed contract. IDC has an established process of receiving and reviewing a local government's independent financial audit for any open project or project closed out within one year. The audit is reviewed by IDC to determine if there are any findings and if so do they affect the CDBG funds.

On-Site Monitoring:

IDC conducts an onsite monitoring of at least 25% of the CDBG funded projects for each program year. On-site monitoring consists of review of the grantee's project files, interviewing grantee staff, site observation, and exit conference.

Before closeout of a CDBG funded project, the local government chief official is required to submit a final financial and performance report. The report is reviewed by an IDC specialist for accuracy and comparable with IDC monitoring documentation.

HOME

The IHFA Compliance Department monitors all rental housing projects that have received HOME funds. They also monitor IHFA's Low-Income Housing Tax Credit projects. On-site monitoring is conducted according to HOME regulations: HOME projects containing 1 to 4 units are monitored once every three years; projects containing 5 to 25 units are monitored once every two years, and; HOME projects containing more than 25 units are monitored annually.

During the 2009 Program Year, 76 HOME-Assisted development projects were monitored for compliance. Common areas of non-compliance encountered included, but were not limited to the following:

- a) Inadequate and inaccurate tenant file documentation;
- b) Tenant income discrepancies;
- c) Missing tenant information;
- d) Inaccurate identification of HOME units or set-aside percentage;
- e) Violations of Housing Quality Standards (includes missing or inoperable smoke detectors).

Project owners/management agents are notified of areas of non-compliance and then given a reasonable period to respond and provide IHFA with all required documentation in order to maintain the project within the standards of continuous compliance.

When serious instances of non-compliance were discovered, a follow-up on-site inspection is conducted and documented. If the follow-up visit still indicated areas of concerns, another monitoring visit will be held no more than 6 months later. If continuing instances of non-compliance are discovered, the Association will be notified that an event of default has occurred and IHFA will pursue all means at its disposal to cure the default.

IHFA provided workshops around the State in the fall of 2009. These workshops were designed to provide property owners/managers with a thorough knowledge and understanding of the requirements of both the HOME and the Low-Income Housing Tax Credit Programs. Additionally, compliance manuals with standardized income certification and verification forms are available for project owners and property managers.

The homes in which HOME down-payment/closing cost assistance was used to help purchase the home, will be monitored for compliance throughout the HOME affordability period. IHFA conducts a desk monitor on each home to ensure the home continues to be the primary residence of the homebuyer. It should be noted when HOME funds are recaptured or the homebuyer's loan is paid off, the home is no longer monitored for compliance.

The HOME program submits to an external financial monitor every three years by Eide Bailly, Inc. the IHFA auditors. HUD also conducts periodic program and federal regulatory monitoring. IHFA seeks input regarding the service and products HOME provides whenever possible.

See Exhibit G- Compliance Inspection Report

ESG

IHFA's Grant Department monitors recipients of the Emergency Shelter Grant through an annual desk audit and risk analysis. As part of the risk analysis, continuous checkpoints are evaluated and rated from 0 to 5 (low to high risk). These checkpoints include the following factors: sponsor's record of maintaining eligible activities, requesting budget modifications, meeting statutory caps for salaries, complying with financial standards, as well as a review of equipment inventory, conflicts of interest, audit requirements, and environmental assessments. IHFA also scores several high risk factors, such as the period of time since the last on-site monitoring visit, the significance of the award, management by expenditure, project sponsor experience with ESG, timely reporting, complaints received, major rehab or conversion completed, past performance history, and critical staff turnover.

An onsite visit is warranted if any one factor receives a rating of five; two or more receive a rating of four; the total score of the continuous checkpoint category equals eight or more; the total score of the high risk factor category equals six or more; or the total score of all categories equals ten or more. IHFA has also developed a rating key, which deems scores of 0-2 as no risk, 3-6 low-risk, 7-9 medium-risk, and 10+ is considered high risk.

Compliance monitoring includes a review of agency policies, financial tracking, accounting principles, and program participant files. After each on-site monitoring visit, IHFA notifies the project sponsor of any findings and/or areas of concern as well as corrective actions required by IHFA. Project sponsors are required to respond in writing within 30 days of receiving IHFA's review. All project sponsors monitored this past year either have taken corrective action or are currently working with IHFA to correct any findings and/or areas of concern.

CDBG Program

This section provides information required for the CAPER, including an assessment of the relationship between program funds and the state's goals and strategies, and if there are any changes in the state's goals and strategies

Assessment of Funding State Goals & Strategies

As the table above illustrates, Idaho Department of Commerce after five years met four of its six allocation goals as established in the 2005 strategic plan. The strategy of creating low- and moderate-income jobs and the strategy of prioritizing jobs that provide a living wage and benefits, was obligated fewer CDBG funds than our 2005 planning projection. Although the department has addressed the impediments identified in the environmental process, we did not see an increase in the utilization of CDBG funds for job creation projects. Some of the reasons for not meeting the projected allocation goals:

- The national recession affecting the ability of businesses to expand or develop due to lack of demand for products or services thus limiting their ability to secure credit for expansion.
- In the past a majority of CDBG job creation projects occurred in the state's larger populated areas. With three new CDBG entitlement communities (which are the larger populated areas), having been created within the last four years this also reduced the demand for state CDBG job creation projects.
- The Idaho Legislator has continued to fund the state's Rural Community Block Grant program and the Director Job Development Fund. Both programs focus on funding public infrastructure for jobs and over five years obligated approximately \$17,000,000 towards infrastructure projects. Had these funds not been available, many of those projects would have utilized some of the CDBG job creation funds.

Changes in Program Objectives

The State does not propose any changes to its CDBG program objectives. The State will continue refine the means and/or methods to achieve the goals to best meet the needs of Idaho. Changes are reflected in the Annual Action Plan or Consolidated Plan, and if needed, by an amendment.

HOME Program

This Section proves additional information required for the HOME program for the CAPER, including assessment of the relationship between HOME funds and the state's goals and strategies, the HOME match report, the HOME MBE/WBE report and assessments

Assessments of the Relationship of HOME Funds to the Goals and Strategies

Idaho Housing and Finance Association works diligently to meet the goals set forth in the Consolidated Plan. This year HOME funds were committed to projects that both increased and sustained decent, affordable housing, and preserved and enhanced suitable living environments for Idahoans. IHFA implemented new strategies and activities to increase community investment and involvement. IHFA continues to see ever-increasing demands from Idaho's underserved areas. This comes at a time of increasing administrative requirements and a troubled economy. IHFA continues to build and maintain programs that service the HOME loans so Program Income is received. This should continue to provide an additional source of revenue for the HOME program should any shortfalls occur at a federal level, or through an expansion of IHFA's HOME program.

Match

As the Participating Jurisdiction for Idaho's HOME program, IHFA is required to provide 25% non-federal match to the HOME Investment Partnership Program. The match liability must be satisfied by the end of each federal fiscal year in which it occurs for project/activity costs (IHFA reports match based on the Program Year not fiscal year). Match is defined as a permanent contribution to the project from local, non-federal sources. Match is not leverage; but leverage can be match. HOME administrative funds and CHDO operating assistance funds do not incur a match liability.

See Exhibit C for entire 2009 HOME Match report.

1. Excess match from prior Program Year 2008	\$10,337,172.06
2. Match contributed during current Program Year (Part III.9 below) 25% of Bond Financing	\$812,756.16
3. Total match available for current Program Year (line 1 + line 2)	\$11,149,928.22
4. Match liability for current Program fiscal year	\$1,268,062.68
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)	\$9,881,865.54

HOME Match Sources						
Cash (non-Federal sources) BMIRs	Foregone Taxes Fees Charges	Appraised Land Real Property	Required Infrastructure	Site Preparation Construction Materials Donated labor	Sweat Equity	Bond Financing
\$16,000	\$4,500	\$25,612	\$00.00	\$316,916	\$4,355	\$1,260,621.75

Emergency Shelter Grant Program

This section provides a complete overview of the Emergency Shelter Grants(ESG) program including its relation to the state's goal and objectives, how the program funds are matched, the state's method of distribution, any activity and beneficiary data, the state's policy for homeless discharge coordination

IHFA is the State Coordinating Agency for homeless programs, designated by the Governor in April 1990. During the 2009 program year, the Emergency Shelter Grant funded projects that fell under three of the state's four consolidated plan goals. Goal number three, *Expand Economic Opportunities*, does not apply to the Emergency Shelter Grant and is not addressed in the ESG general narrative.

Goal #1

Increased access to decent affordable housing

Strategy

- Support equal access to a continuum of housing services

ESG funds support transitional housing and emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with IHFA private funds to help individuals and families remain housed through homeless prevention initiatives throughout the state. By making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA continues to provide equal access to the beginning steps of the continuum of housing services.

In the 2009 program year, ESG funded shelters that serve many different populations experiencing homelessness in Idaho. Recipients of ESG funds are required to coordinate at the regional level to identify their local homeless needs and collaborate with other homeless providers to ensure there is

access to a variety of housing and services for special populations. IHFA maintains a website and multilingual housing hotline to assist individuals in accessing services statewide.

Homeless Prevention funds are used to help prevent individuals and families from losing their housing, through a limited, one-time rental and utility assistance. All seven regions of the state received homeless prevention funds, through either ESG or the Home Partnership Foundation, based on their respective populations. This helped ensure households in all areas of the state, rural and non-rural, had equal access to homeless prevention funds. IHFA awarded \$55,007 in ESG funds to six non-profit service providers in five of the seven regions in the state. IHFA encouraged these recipients to distribute ESG homeless prevention funds to qualifying families within 6 months, at which time, the Foundation provided an additional \$50,000 in private funds, supplementing ESG homeless prevention funds, and allowing sponsors to have access to homeless prevention funding year round. In Region 6, one of the regions not receiving ESG homeless prevention funds, the Foundation allocated a total of \$32,895 in private funds to IHFA's branch offices, providing one-time rental and utility assistance to households at risk of becoming homeless.

Goal #2

Preserve and enhance suitable living environments

Strategies

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

By providing housing and essential services to families and individuals experiencing homelessness, the Emergency Shelter Grant improves the safety and livability of communities statewide. In the 2009 program year, IHFA utilized ESG funds to support emergency and transitional housing providing 122,854 bed nights around the state. This enabled 1785 single individuals and 480 families, consisting of 585 adults and 807 children, to receive shelter and/or services. Two new shelter projects were funded this year, further increasing the access to quality facilities and services in rural communities in Idaho.

In the 2009 program year, ESG funds maintained and improved the quality of existing facilities by providing ongoing maintenance and repair to homeless shelters. The matching resources documented for ESG project sponsors demonstrate both the support they have gained by providing quality programs in their communities as well as the sustainability they have ensured by diversifying their funding sources. Matching documentation was submitted to IHFA for the Annual Performance Report.

Goal #3

Increased Community Investment and Involvement

Strategies

- Promote effective partnerships
- Support efforts to increase local capacity in planning, administration and implementation

IHFA continues to facilitate the meetings for the Idaho Homeless Coordination Committee (IHCC). These quarterly meetings provide the opportunity for different agencies, service providers, and regional homeless coalition representatives to share information as well as assess progress towards implementing the goals, strategies, and action steps necessary to reduce and prevent homelessness in Idaho.

IHFA requires the recipients of ESG funds to participate in regional homeless coalition meetings. During the 2009 program year, these meetings were held in each of the seven regions in the state. These meetings help to enable service providers to partner with other service providers, community resources,

and federal and state programs operating in their region. In the ESG application, applicants are required to report the number of regional homeless meetings that their organization has attended. If an organization is above the scoring threshold and awarded ESG funds, their level of regional participation, is part of the funding formula and will affect the amount of their award.

Results- Goal #1 Increase Access to Decent Affordable Housing	
Strategy	2009 Results
Support Equal Access to a Continuum of Housing Services	<p>Number of shelters who serve the following special needs populations: Alcohol and Drug Dependent- 9 Chronically Homeless-10 Developmentally Disabled -7 Domestic Violence Victims- 17 Elderly-4 Families-17 Homeless Youth-1 Mentally Ill- 10 Physically Disabled- 9 Veterans-7</p> <p>Five (5) service providers distributed \$55,007 in ESG homeless prevention funds. Five (5) service providers distributed \$44,493 in the Foundation's private homeless prevention funds after spending their ESG homeless prevention allocation. One (1) IHFA branch offices distributed \$32,895 in the Foundation's private homeless prevention funds. 1066 homeless persons moved into transitional or permanent housing from ESG funded shelters.</p>

Results- Goal # 2 Preserve and Enhance Suitable Living Environments	
Strategy	2009 Results
Improve Safety and Livability of Communities	<p>419*- The number of emergency beds statewide.</p> <p>Thirty (30) transitional beds provided with ESG funds. Throughout the state, ESG project sponsors provided 122,854 bed nights.</p> <p>480 families, consisting of 585 adults and 807 children received assistance with ESG funding</p> <p>1785 single individuals received assistance with ESG funding</p> <p>Twelve (12) sponsors performed \$29,001 in repairs and maintenance with 2008 ESG funds.</p> <p>Fourteen (14) sponsors performed \$18,434 in repairs and maintenance with 2009 ESG funds.</p>
Increase access to quality facilities and services	<p>ESG funding assisted sponsors in completing many projects to increase the access to quality facilities and services.</p> <p>Some of the projects completed included installing a privacy fence around the property and laying sod so the children who stayed at the shelter had a well-maintained safe area to play outside; re-furbish bathrooms; turning the tub into a shower and tub with new fixtures, replaced the sink and countertop, replaced the flooring and added splash guards; built a short wall and added a door to a bedroom in a few of the shelters to increase privacy; repaired staircases and landings at multiple facilities; re-carpeted bedrooms; repaired damaged walls and re-secured handrails for safety.</p> <p>Other achievements with the ESG funding included purchasing new pillows, pots and pans, curtains, runners and area rugs, shelves and mirrors for the bathroom, and adding light fixture covers</p>

*Not provided by HMIS

Results- Goal #3 Increase Community Investment and Involvement	
Strategy	2008 Results
Promote Effective Partnerships	The Idaho Homeless Coordination Committee held three (3) meetings with participation from the Department of Health and Welfare, the Department of Corrections, Department of Education/Foster Care, State of Idaho Substance Abuse program, as well as homeless service providers and representatives from each region.
Support Efforts to Increase Local Capacity in Planning, Administration, and Implementation	<p>During the 2009 program year, Region 1 held 10 meetings, Region 2 held 4 meetings, Region 3 held 10 meetings, Region 4 held 7 meetings, Region 5 held 4 meetings, Region 6 held 7 meetings, and Region 7 held 9 meetings.</p> <p>Regional homeless coalitions also organized and conducted their respective 20010 point-in-time counts in January 2010.</p>

Match

ESG project sponsors are required to provide documentation for matching funds in the Annual Performance Report submitted to IHFA. As HUD waives the first \$100,000 of the dollar-for-dollar ESG match requirement, IHFA is required to demonstrate matching resources of \$428,694 for the 2008 ESG award. In order to fulfill this requirement, IHFA requires that each sponsor submit 81% in match documentation for their ESG award. The most recent APR submitted was for the 2008 ESG award, which ended December 31, 2009.

Matching Resources for 2008 ESG Award	
Other HUD Funds	\$75,978
Other Federal Funds	\$152,999
State Government	\$22,310
Local Government	\$13,579
Private Cash Funding	\$365,624
Leveraging	\$233,353
Total	\$863,843

**Current 2008 ESG award- July 1, 2008 to December 31, 2009*

Method of Distribution

IHFA's Emergency Shelter Grants are chosen through a competitive statewide application process. This process includes the following elements:

- Funding availability announced in Idaho newspapers in each region of the state soliciting project applications from interested state or local governments and non-profit organizations.
- Twenty-two applications were submitted for review by the Independent Review Panel

The Independent Review Panel consists of persons with experience in issues related to homelessness. The Panel is responsible for rating applications using criteria provided by HFA. Members of the Independent Review Panel scored each proposal individually before meeting to reconcile and average the scores. The resulting averaged score reflected the Panel's collective determination of merit. All applications meeting a threshold score determined by a weighted average were funded.

The following includes a summary of the six vital areas that serve as the basis for funding approval:

- 1) Agency background, including history of service and population served
 - 2) Emergency shelter needs and/or the service deficiency the project addresses
 - 3) Identify independent elements and/or services requiring funding
 - 4) Goals and objectives and how they would be achieved
 - 5) Outcome measurements and documentation of accomplishments
 - 6) Statement describing applicant's capacity to administer the award
- Based on the rating process, twenty-two (22) agencies received conditional funding awards to provide shelter and/or homeless prevention activities in their respective regions of the state.

All applicants were evaluated based on their threshold score. For the qualifying applicants, documentation is required regarding the following functional areas in the technical submission:

- Grant budget
- Homeless Participation and representation on the Board of Directors
- Insurance coverage
- Matching funds
- Local government certifications
- Accounting certifications
- Various assurances
- Various authorizations
- Facility description and capacities

Grant contracts include instructions, policies, and procedures for implementing the Emergency Shelter Grant. ESG works on a reimbursement basis. Project sponsors mail Request for Funds forms to IHFA monthly or bi-monthly. Expenditure receipts must accompany a Request for Funds, documenting eligible grant activities performed by the agency within a 60-day period. IHFA monitors grant spending until all awarded funds are depleted for each contracted agency. Contracts are in effect for 18 months. IHFA submits activity reports representing twelve months out of the eighteen-month contract period.

The ESG funds allocated to the 22 non-profit agencies provided emergency shelter, short-term transitional housing, homeless prevention programs (including rental and utility assistance), as well as direct client services such as food, transportation, counseling, child care, legal services, clothing, medical services, and case management. The allocation percentages by region are found in the following tables:

Region	Percent of Allocation	Awarded in 2009
1	12%	\$64,582
2	5%	\$28,456
3	14%	\$74,629
4	12%	\$65,933
5	20%	\$108,947
6	15%	\$82,237
7	15%	\$81,604
Administration	5%	\$26,652
Total	100%	\$533,040

2009 Beneficiary Data		
Race/Ethnicity of People Assisted Under the ESG Program		
American Indian/Alaskan Native	139	4.38
American Indian/Alaskan Native & White	51	1.61
Asian	15	.47
Asian & White	1	.03
Black/African American	85	2.68%
Black/African American & White	11	.35
Native Hawaiian or Other Pacific Islander	15	.47
Other Multi-Racial	277	.872
White	2576	81.08
Total	3177	100%
Hispanic/Latino Clients	399	12.56

ESG Expenditures by Activity						
April 1, 2009-March 31, 2010						
Sub Grantee	ES	OP & M	HP	Rehab	Admin	Total
The Advocates	\$ 9,892.14	\$ 24,542.75	\$ 200.00	\$ -	\$ -	\$ 34,634.89
Aid for Friends	\$ 6,812.68	\$ 21,281.53	\$ -	\$ -	\$ -	\$ 28,094.21
ATVP	\$ 13,124.43	\$ 19,038.61	\$ -	\$ -	\$ -	\$ 32,163.04
BYF	\$ 11,000.00	\$ 18,265.19	\$ -	\$ -	\$ -	\$ 29,265.19
City of Refuge	\$ 2,362.82	\$ 20,911.45	\$ -	\$ -	\$ -	\$ 23,274.27
CLUB	\$ 7,721.09	\$ 17,450.53	\$ -	\$ -	\$ -	\$ 25,171.62
CCMV	\$ 7,065.26	\$ 23,461.29	\$ -	\$ -	\$ -	\$ 30,526.55
FAITH	\$ 4,800.00	\$ 11,200.00	\$ -	\$ -	\$ -	\$ 16,000.00
FSA of SE Idaho	\$ 6,992.70	\$ 17,505.69	\$ -	\$ -	\$ -	\$ 24,498.39
Hope's Door	\$ 1,413.42	\$ 6,190.84	\$ -	\$ -	\$ -	\$ 7,604.26
Jesse Tree	\$ -	\$ -	\$ 15,952.00	\$ -	\$ -	\$ 15,952.00
Mahoney House	\$ 2,217.07	\$ 2,808.43	\$ -	\$ -	\$ -	\$ 5,025.50
Oneida Crisis Center	\$ 2,320.72	\$ 9,825.41	\$ -	\$ -	\$ -	\$ 12,146.13
SA- Boise	\$ 8,609.63	\$ 21,494.84	\$ -	\$ -	\$ -	\$ 30,104.47
SA-Nampa	\$ 9,244.19	\$ 20,608.58	\$ -	\$ -	\$ -	\$ 29,852.77
Interfaith Sanctuary	\$ 9,348.57	\$ 25,565.28	\$ -	\$ -	\$ -	\$ 34,913.85
SCCAP	\$ -	\$ -	\$ 8,801.00	\$ -	\$ -	\$ 8,801.00
SEICAA	\$ -	\$ -	\$ 8,251.00	\$ -	\$ -	\$ 8,251.00
SHIP	\$ 1,528.72	\$ 28,311.33	\$ -	\$ -	\$ -	\$ 29,840.05
St. Vincent	\$ 12,242.00	\$ 16,709.87	\$ 9,351.00	\$ -	\$ -	\$ 38,302.87
Valley Crisis Center	\$ 5,570.16	\$ 11,451.06	\$ 2,370.15	\$ -	\$ -	\$ 19,391.37
YWCA	\$ 5,088.62	\$ 25,819.41	\$ -	\$ -	\$ -	\$ 30,908.03
Admin	\$ -	\$ -	\$ -	\$ -	\$ 46,452.00	\$ 46,452.00
Total	\$127,354.22	\$342,442.09	\$44,925.15	\$ -	\$46,452.00	\$561,173.46

Homeless Discharge Coordination

Project sponsors of the Emergency Shelter Grant are required to comply with the state's policy regarding homeless discharge planning and coordination. Formal protocol and coordination are implemented for individuals being discharged from public institutions and systems of foster care, health care, mental health, and corrections.

ESG funds can be used to assist persons being discharged from public institutions only when:

- The person has been institutionalized **more** than 30 days and the person has no available resources for housing upon discharge; **or**
- The person has been institutionalized **less** than 30 days and the person was homeless according to the published definition prior to institutionalization; **and**
- The persons can demonstrate, according to the standards of this Protocol that no resources were available upon release or they were homeless prior to institutionalization.

Persons discharged from publicly run institutions that request housing or services from a homeless program funded with ESG funds must provide the following documentation:

- Written documentation from the institutions governing agency (such as Mental Health, Corrections, Foster Care) stating discharge of the person is necessary and no available resources and/or support networks exist to help them obtain housing; **or**
- Written documentation from the institution's governing agency (such as Mental Health, Corrections, Foster Care) stating the person was homeless according to the published homeless definition prior to institutionalization; **and**

- Written documentation must contain specific information about who verified the status of the individual, what mainstream resources, and community networks contacted, when benefits from those resources were denied and the name of the person (including their organization) that denied the benefits.

Affirmative Furthering Fair Housing

A summary of the actions the state has undertaken to affirmatively-further fair housing during the program year ending 3/31/2010.

IHFA and IDC were actively engaged in cooperative and collaborative actions throughout the state as partners in the Idaho Fair Housing Forum and through related/independent activities outlined below:

Idaho Fair Housing Forum- IHFA has long served as a key contributor to the Idaho Fair Housing Forum along with IDC and other partners. This group's activities respond to a perceived need identified in the 2004 Analysis of Impediments for additional collaboration and cooperation, and for expanded fair housing education and outreach alternatives in Idaho.

Fair Housing web site/redesign- IHFA continues to host and maintain www.fairhousingforum.org, an online clearinghouse of information relevant to members of the Fair Housing Forum and related stakeholders. The site offers diverse perspectives of fair housing law and its impact on Idahoans, and is a simple, accessible reference point for those interested in the basics (an FAQ and Glossary section); or information specific to providers, consumers or advocates. It also offers a central location for news and events pertaining to fair housing education and outreach, case law, LEP/LAP, and other items of interest. IHFA manages the site with input from other Forum members. IHFA recently commissioned a restructuring of the site to make information more accessible to ADA-compliant web readers (to accommodate visually impaired visitors), create a search feature, and improve the site's interactivity.

Fair Housing Training/Conferences- IHFA helped coordinate (along with IDC and other Forum members) an April 2009 training event in Moscow, ID at the University of Idaho Law School, attended by 85 participants including housing stakeholders and law students. This training featured presentations by HUD, Idaho Legal Aid and the Intermountain Fair Housing Council. IHFA also contributed to the 2009-2010 preparations for the 4/19/10 Fair Housing Forum/Idaho AHMA Conference in Boise to include presentations by Michael Allen (Westchester case), Intermountain Fair Housing Council, Idaho Legal Aid Services, HUD, Idaho Human Rights Commission, and the Fair Housing Council of Oregon. IHFA also supported regional training events offered by the Intermountain Fair Housing Council in early 2010, by providing Fair Housing Forum pocket folders for use during the presentations, promoting the training events on www.fairhousingforum.org (direct [link](#)) and referring interested parties.

In February of 2010, IHFA contacted the Association of Idaho Cities to encourage them to attend the 2010 Fair Housing Forum event, and to provide information on available fair housing educational resources and the implications of the Westchester County case.

2009-2010 Idaho Fair Housing Calendar- IHFA continued to distribute remaining copies of the 2009-2010 Idaho Fair Housing Calendar during conferences and other statewide events. Fair Housing Forum members partnered with the Idaho Human Rights Education Center (IHREC) after our successful 2007/2008 art competition and calendar project. The IHREC has long coordinated a statewide Human Rights art contest for Idaho students, the purpose of which was to create an ongoing awareness of human rights and diversity, but they lacked the capacity to create printed product to commemorate the process. Forum members were able to bring resources to the table to transform winning entries into a calendar to celebrate Fair Housing and accessibility.

Such projects involve students, teachers and their parents in a conversation about local patterns of discrimination, the impact of fair housing on their own lives or the lives of friends and family members, and the benefits of tolerance and diversity. We are also able to pool collective resources for significant prizes and recognition to the winners, whose works and words are displayed in schools, offices, and public facilities for the duration of the calendar time frame, and have even had winners attend statewide housing conferences to receive additional recognition. We see interactive education as part of the spectrum of AFFH; they represent a means of increasing awareness of fair housing in the general population, and one that goes beyond a proclamation signing or photo op.

Fair Housing pocket folders and referral cards- IHFA, with support from IDC and other FHF partners, produced and printed 5,000 pocket folders for use in fair housing training and outreach activities. The folders feature basic information on protected classes, prohibited activities, and links to enforcement, education and outreach resources. We also printed 15,500 business-card sized pieces to quickly direct people to www.fairhousingforum.org site. These materials have already been put to use during trade shows, information fairs and conferences. IHFA supplied these materials during the 2009 Moscow Fair Housing Forum event at the University of Idaho Law School, and on request to partners such as the Disability Action Center NW and the Intermountain Fair Housing Council for use in enforcement presentations by the Intermountain Fair Housing Council in early 2010. We recently provided over 300 for use during the 2010 Fair Housing Forum conference in Boise.

Rental housing locator tool- IHFA continues to support a free, bilingual, ADA-compliant housing locator tool at www.housingidaho.com to provide an efficient and accessible link between tenants and housing providers. All marketing materials are in English and Spanish, and both the site and a full-service call center provide information in English and Spanish. In mid 2009, IHFA created a pocket-sized ‘quick-start’ guide (in English and Spanish) outlining essential services and access to housing resources online. Additional promotional materials illustrate the site’s role in the affirmative marketing strategies of communities and housing providers. The site now lists over 19,000 rental units statewide, and includes fair housing information to educate landlords and tenants visiting the site.

Analysis of Impediments to Fair Housing and Community Resources- In late 2009, IHFA and IDC commissioned the first step in a statewide AI process (‘Assessment of Perceptions across multiple stakeholder groups’) including data on patterns of fair housing complaints, demographic information, etc. Data was collected and analyzed, including survey and interview responses from over 1,000 stakeholders. This report was posted for public review and comment on January 10. Many findings were consistent with those identified in the 2004 AI. The public comment period remains open, and will continue until Phase II of the AI is completed in late 2010. At this time, no policy changes have been implemented.

Bilingual outreach materials- IHFA has translated key program materials into Spanish, the second most common language spoken in Idaho after English. These include:

- Housing Counseling posters
- Housing Counseling brochures
- Finally Home textbooks
- Finally Home online course
- Finally Home brochures
- Homeownership Lending brochures
- Housingidaho.com pens
- Housingidaho.com posters
- Housingidaho.com rack cards
- Housingidaho.com bookmarks

- Housingidaho.com pocket-sized reference guides (new item in 2009)
- Housingidaho.com case manager and landlord materials (new items in 2009)
- FSS brochures
- Section 8 Tenant brochures
- Blaine/Lincoln County Home Equity Partnership Fund flier
- HOPWA brochure
- Spanish-language advertising in Idaho Unido and the Buena Vista for both Idahomortgage.com and Finally Home! programs in southern Idaho/

In addition, IHFA's Section 8 Briefing Packet is available in English, Spanish and Braille. IDC also provides the following program materials in Spanish:

- Employee Rights under Davis-Bacon Act
- Equal Housing Opportunity Posters
- Income surveys

LEP preparedness- In late 2009 IHFA switched from Language Line Services to World Wide Interpreters to accommodate non-English speakers, and has staff on site in its Boise and statewide branch offices that can assist clients in various languages. We have worked over the past twelve months with the Idaho Office for Refugees (IOR) and other refugee resettlement entities to prepare our respective staff to better serve a variety of Idaho's new residents from a variety of language groups.

Current Impediment: *Refugee resettlement challenges in Southern Idaho.* The Fair Housing Forum hosted several refugee resettlement entities (and their clients) in discussions early in the program year to explore barriers to housing affordability and choices. Local resettlement agencies receive limited resources to assist their clients for approximately six months following resettlement; in previous years, the per-household allowance was much higher and extended beyond the current six-month period. In addition, a more robust economy and job market traditionally enabled these clients to become self-sufficient. Current economic and unemployment conditions, coupled with record local demand for subsidized rental housing, little advance notice of refugee arrival—and a requirement that refugees be housed the day of their arrival in permanent rental housing—have created a recipe for failure.

Action: Several local stakeholders have been making good faith efforts to address these impediments where possible, despite limited resources and numerous regulatory restrictions. IHFA and Forum partner responses to these challenges are as follows:

- IHFA staff partnered with HUD's Idaho field office staff in late 2009 and early 2010 to provide training to over 120 case managers working with refugees and similarly situated clients in SW Idaho. The training was designed to build case management capacity in the areas of housing affordability and choice, to provide prospective tenants with expanded housing opportunities over a broader geographic area.
- IHFA and City of Boise staff spoke at length with the visiting representative for the UN High Commissioner on Refugees to express the need for more adequate resettlement resources and a provision for some type of voluntary, intermediary housing arrangement during the initial weeks and months of relocation and adjustment. Local resettlement agencies are also working with national and international resettlement entities on proactive solutions to increase the chances of a successful transition to Idaho communities. The City of Boise has included refugee housing needs in its housing needs assessment process, and has engaged community partners (including IHFA) in exploring options to increase the availability of affordable housing options (for refugees and other similarly situated households).

- IHFA partnered with the Idaho Office for Refugees (IOR) and Catholic Charities in early 2010 to create a unified housing assistance directory that will be available on demand in English, Spanish, French, and Arabic (viewed by case managers as the highest-frequency languages currently in use by populations in the area) at a newly redesigned www.housingidaho.com in mid 2010.
- Several local housing providers generously donated a number of multifamily units in the Boise Area to assist the refugee resettlement efforts and the local Boise C.A.T.C.H. Program.

Ongoing Impediment (assumed): Housing consumers may not document complaints they feel to be legitimate. It is thought that some consumers may fail to document cases either out of ignorance of their rights under the Fair Housing Act or because of fear of retaliation or loss of housing.

Action: By engaging cities, counties and professionals in the housing and lending industries through conferences, training events, information fairs, and stakeholder networks, we hope to increase overall awareness of responsibilities under the Fair Housing Act. IHFA, IDC and other Forum partners used other community networks during the most recent program year to affirmatively further fair housing. Examples of program year activities include:

- As mentioned above, IHFA and its partners produced 5,000 Fair Housing Forum pocket folders for use in training and other public events, along with 15,500 business cards to direct the public to www.fairhousingforum.org. These materials have been made available at public events, trade shows, and conferences statewide.
- IHFA maintains a toll-free statewide Housing Hotline (1.877.438.4472) to field calls from consumers, providers and advocates. Calls involving potential fair housing complaints are referred to local enforcement and advocacy organizations, including the Intermountain Fair Housing Council, Idaho Legal Aid Services and the Idaho Human Rights Commission, as well as the HUD/FHEO office (1.800.877.0246).
- IHFA sponsors and maintains the free rental listing and locator site at www.housingidaho.com, which includes specific links to rights and responsibilities, fair housing contacts, and other resources. During the most recent program year, the site averaged 8,300 visits per month from consumers and/or case managers seeking rental housing or emergency shelter. Over 1,000 housing providers currently list more than 19,000 units statewide on the site; call center staff are trained to educate housing providers in affirmative marketing requirements.
- As referenced above, IHFA printed 12,000 pocket-sized housingidaho.com brochures during the program year that (among other information), direct housing consumers and case managers to the site to learn more about tenant rights and responsibilities, fair housing, and other supportive resources. As of 3/31/2010, approximately 1,500 Spanish and 3,500 English versions had been distributed. IHFA also printed and distributed several thousand housingidaho.com (bilingual English and Spanish) bookmarks to libraries statewide, as well as bilingual rack cards (brochure size) to Idaho Legal Aid offices, Dept. of Labor and other service providers. Materials are also made available during regional housing roundtable meetings to the approximately 300 partners statewide.
- IHFA and Commerce participate in the Idaho Community Review (ICR) process (http://irp.idaho.gov/Home/Community_Review/), which works with local rural communities focused on managing change internally. In May of 2009, the ICR team worked with the city of Gooding, Idaho, home of the Idaho School for the Deaf and Hard of Hearing. During this and other reviews, team members explore issues involving diversity, fair housing and accessibility

with community leaders and members. The Gooding Review report is available online, and team members focused on both creating accessible community features and making the public aware of the IHFA-managed [Accessibility Improvements Program](#) to assist homeowners or renters requiring adaptive modifications to residential housing.

- One of the threshold factors that a city or county must complete in order to be eligible for CDBG funding is to adopt a fair housing resolution. By adopting the fair housing resolution, the city or county is agreeing to affirmatively further fair housing by creating a fair housing plan.
- During CDBG program year 2009, IDC staff and certified grant administrators worked with 25 cities and counties to write or update their Fair Housing Plan. The plan includes that the city or county designate a fair housing resource person, ensure compliance with their fair housing resolution, conduct a fair housing assessment, publicly display fair housing information, and proclaim April as Fair Housing Month. In the 2009 program year 52 cities and counties declared April as Fair Housing Month.
- IDC provides additional points to cities or counties applicants that have adopted the 2003 International Building Code or updated editions, because it incorporates the Fair Housing Accessibility Standards. Also, cities or counties that have conducted 504 self-evaluations and transition plans receive higher points than communities that have not. The higher the points a city or county is provided the better opportunity to successfully receive CDBG funds.

IHFA and IDC continue to explore new opportunities to work with other stakeholders to expand outreach to include additional consumer audiences.

Action: During program year 2009 IDC staff and certified grant administrators worked with 25 cities and counties to write or update their Fair Housing Plan. Staff also worked with 52 communities to declare April as Fair Housing Month.

All HOME projects must establish a plan to “affirmatively further” fair housing. The Affirmative Marketing Plan is considered part of this plan and is required with each project application. The Plan outlines the actions the project sponsor will undertake to provide information and actively promote wider housing opportunities for all persons while maintaining a nondiscriminatory environment to all aspects of federally assisted housing during the HOME affordability period.

Examples of elements contained in an Affirmative Marketing Plan:

1. Method for informing the public, owners, and potential tenants about federal Fair Housing laws and affirmative marketing policies by:
 - a. Visiting tenants/owners in buildings selected for rehabilitation and posting signs regarding the Program in each building project. The HUD Equal Housing Opportunity logo must appear on all postings
 - b. Using the Equal Housing Opportunity logo or slogan in press releases and other written communications used in the marketing of rehabilitated units.
2. Requirements and practices to carry out the affirmative marketing plan such as the use of commercial media, community contacts, the Equal Housing Opportunity logo, and/or slogan, and display of fair housing posters.
3. A procedure to inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach using such resources as:
 - a. Advertise in the local news media, including non-English.
 - b. Flyers in the local unemployment center, community groups, offices of the local housing authority, places of worship, fair housing groups, offices of any other local housing and counseling agencies and other agencies serving low-income persons.

- c. Notify applicants on the local housing authority's waiting lists about upcoming vacancies.
4. Examples of outreach
 - a. Announcements in general circulation newspapers and/or ethnic; neighborhood, community, or school newspapers;
 - b. Announcements in church or school bulletins, posters, or oral presentations to community organizations;
 - c. Posters publicizing the housing placed in grocery stores, job center sites, community centers, schools, etc.
 - d. Social service agencies, housing counseling agencies
5. Project sponsors must keep records describing actions taken by the owners to affirmatively market units and records to assess the results of these actions for the duration of the HOME period of affordability concerning:
 - a. The racial, ethnic, and gender characteristics of tenants/owners occupying units.
 - b. Activities they undertake to inform the general renter public, specifically:
 - Copies of advertisements placed in the news media
 - Dates on which the owner contacted other agencies
 - Dates on which the owner contacted the local housing authority
 - c. Activities recipients undertake for special outreach and;
 - d. Applications for tenancy

Project sponsors must help ensure Limited English Proficient persons can effectively and meaningfully participate in or benefit from federally funded activities and programs, including housing. Project sponsors are encouraged to use a four-factor analysis to help define an appropriate LEP plan. The analysis includes factors such as the potential LEP population in their service area, frequency of contact, the importance of the service(s) provided, and the sponsor's available resources. Sponsors are encouraged to use LEP translation tools, directories, and approved posters for distribution. IHFA continues to provide this outreach by providing bilingual housing resources, such as www.housingidaho.com and IHFA's housing hotline.

The table below provides a comparison of the overall Idaho population by race and ethnicity, to the number and percentage of HOME rental and homebuyer units. It must be noted under the Fair Housing Act collecting race and ethnic data from renters and homebuyers is voluntary. Therefore, the data is most likely underreported.

Racial Category	% of total Idaho population based on 2000 Census (1,466,465)	HOME Rental Units	HOME Buyer Units	% of Total HOME Units by Race and Ethnicity
White	95.2%	64	80	97%
American Indian/Alaska Native/ White	1.4%	1	2	2%
Black/African American	0.7%	0	2	1.3%
Asian	1.1%	0	0	0%
Native Hawaiian/ other Pacific Islander	0.1%	0	0	0%
Other multi-racial	1.5%	0	0	0%
Total	100%	65	84	100%
Hispanic/Latino may be of any race, so are also included in applicable race categories	9.5%	3	8	7.3%

The table reflects a decrease in the total number of HOME units purchased and rented to minorities as compared to the last two program years. Several factors may contribute: (1) The economy as a whole

may also affect low income families/individuals ability to move and/or purchase their first home; (2) HOME project sponsors are not adequately marketing their units to reach minority populations; (3) Project sponsors are not reporting tenant characteristics because of fears it may violate the Fair Housing Act.

Section 3

HUD recognizes the economic power of its investment in housing and community development requires that power be used to help expand the economic opportunities for Section 3 residents, and minority and women owned businesses in Idaho. Accordingly, a project sponsor that receives \$200,000 or a contractor or sub-contractor that receives \$100,000 or more in aggregate federal funds must comply with Section 3 requirements for training, employment, (sub) contracting and other economic opportunities. The Section 3 regulation can be found at 24 CFR Part 135. Section 3 covered contracts do not include contracts for the purchase of supplies and materials.

See Exhibit E for annual Section 3 report.

Minority and Women Owned Businesses

IHFA continues its efforts to promote minority and women owned business opportunities during the 2009 Program Year. It is noted that due to demographics, long distance between towns, and their rural character, minority and women-owned businesses continue to be hard to find. In 2009, the HOME program added the Idaho Procurement Technical Assistance Center as a resource for project and program sponsors to solicit minority and women owned business in Idaho. Project sponsors, contractors, and their sub contractors are encouraged to submit their solicitations or project overview to IPTAC, which is then sent to a statewide database of registered women, and minority owned business throughout Idaho.
